

Quick Reference Guide to Your Plan



Your **CignaPlus Savings** dental discount program allows you to access discounts on dental care at over 110,000 participating provider listings nationwide. You can visit any participating dentist or specialist within the network and receive immediate savings. No referral is required to see a specialist. And there are never any annual caps on your savings. You can use your plan to save at the dentist as often as you wish, for as long as you are a member.

Remember, your CignaPlus Savings dental discount program is not insurance. Savings plans work differently than traditional insurance. Rather than waiting for reimbursements, you pay your provider directly at the time of service and save immediately.

Your Plan Includes



Dental Care Including:

Basic/Preventive, Restorative, Orthodontics, Cosmetic, Dentures/Implants & Oral Surgery

Additional Benefits

Vision Discounts

The Cigna Vision Network gives you access to 25,000+ participating optometrists, ophthalmologists, and opticians nationwide.

-Call Cigna Vision Member Services at 1-866-935-8128



Hearing Discounts

Your savings include discounts on exams, hearing aids, and other hearing care services through Amplifon.

-Call Amplifon at 1-866-211-6045



You can review all the details of your plan in your Member's Area at members.dentalplans.com. And if you ever have any questions about your plan, please call the :DP AtYourService team at **1-800-494-9294** or email us at members@dentalplans.com.

Get More Info: DentalPlans.com/members

Select Your Dentist

You'll find everything that you need to make the most of your **CignaPlus Savings Powered By Cigna Dental Network Access**, plus special savings and perks, in the Member's Area. Your first step towards saving is to select your dentist. Follow the easy to follow steps below to search and select your dentist.

- ▶ Visit DentalPlans.com/members, and **log in with your email and password**. (Forgot your password? No problem, it's **easy to reset it** on the log in page.)

DentalPlans.com
Join. Save. Smile.

Need Help? Call our :DP AtYourService™ Team at 1-855-214-7724, M-F 8am-8pm EST

Welcome Back!

Please enter your email & password.

Email Address

Password

Remember Me

If you forgot your password, click here

Not a member yet? Click here to join!

Please note that participating provider lists and fee schedules for all

- ▶ If you haven't already done so, please link your dentist to your account. You can easily do this by clicking "**Find a Dentist**". Here you can either locate your dentist, or find nearby dentists who accept your plan. Just click "**Add Dentist**" to add the dentist's info to your Member's Area.

DentalPlans.com
Join. Save. Smile.

Home My Account How To... Member Corner **Find a Dentist** Log In

Need Help? Live Chat With A :DP AtYourService® Team Member or Call 800-494-9294, M-F 8:30am-8pm EST

Welcome to Your Member's Area

Account Information
Plan Name

How to Use Your Dental Savings Plan

Dentist Last Name	Closest Location	Select Your Dentist
Axel Martinez-Negron General Dentist	2654 N ANDREWS AVE FORT LAUDERDALE, FL 33311 (954)567-3311 Distance: less than 3 miles	<input type="button" value="Add Dentist"/>
Joseph Heider General Dentist	2026 NE 19TH ST FORT LAUDERDALE, FL 33305 (954)566-5428 Distance: less than 5 miles	<input type="button" value="Add Dentist"/>

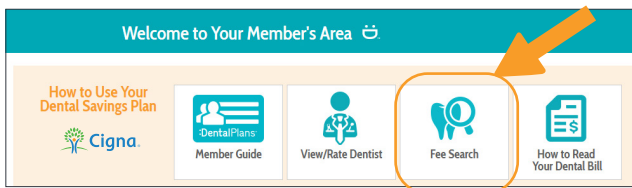
- ▶ You can add as many dentists as you choose, and you can always opt to see any dentist – anywhere in the nation – that accepts your plan!

The Member's Area also includes information on how to use and renew your plan, your plan's documentation, a tool to help you track your dental savings, and special offers for health and wellness services and products.

Questions? Call 1-800-494-9294

See How Much You Will Save

A dental fee schedule lists the discounted prices that members of your dental plan pay for dental services. Obtain a copy of your **CignaPlus Savings Powered By Cigna Dental Network Access** fee schedule by logging into the DentalPlans.com Member's Area. Fee schedules for Cigna Dental Network Access are specific to the dentist you have selected. After you have selected a dentist, click on "**Fee Search**" to view the fee schedule for your selected dentist.



ADA codes (also known as "Dental Procedure Codes") are numerical codes that are used by insurance companies, dentists and government agencies to help ensure consistency in dental records. There is a code for every dental procedure, and the codes are used nationwide.



Dental procedures associated with each code are listed on your fee schedule under the "Description" column. When your dentist tells you what treatments you need, you can ask for the ADA codes. If your dentist provides you with a treatment plan, the codes for each recommended procedure will be listed. The **reduced fees that you pay for each procedure** are listed in the right-hand column, underneath the type of service.

Print Fee Schedule

Diagnostic

ADA Number	Description	GENERAL DENTISTRY
D0120	periodic oral evaluation - established patient	\$17.00
D0140	limited oral evaluation - problem focused	\$19.00
D0150	comprehensive oral evaluation - new or established patient	\$22.00
D0210	intraoral - complete series of radiographic images	\$52.00
D0220	intraoral - periapical first radiographic image	\$12.00
D0230	intraoral - periapical each additional radiographic image	\$8.00
D0270	bitewing - single radiographic image	\$12.00
D0272	bitewings - two radiographic images	\$16.00

It's a good idea to log into your account periodically to ensure you always have the most recent fee schedule. If you have any questions, please call 1-800-494-9294 to speak to a member of the :DP AtYourService team.

Get More Info: [DentalPlans.com/members](https://www.dentalplans.com/members)

Use Your Plan

As you know, your **CignaPlus Savings Powered By Cigna Dental Network Access** plan enables you to access a network of dentists who offer reduced fees to plan members. Here's a quick reminder of how to use your plan to save directly at the dentist:

1. Make a dentist appointment, and provide the dental office with the name of your dental savings plan - **CignaPlus Savings Powered By Cigna Dental Network Access**.

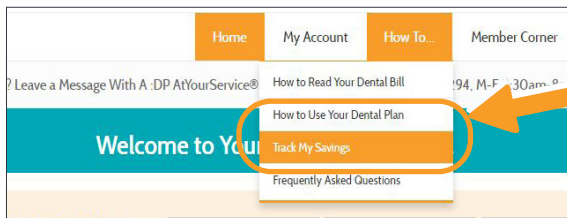


2. Take your membership card with you to the dentist.
3. You can get information about the savings you'll receive for any treatment by calling the :DP AtYourService Team at **1-800-494-9294**. We'll need your dentist's name and the ADA codes for each treatment your dentist recommends.
4. Pay the discounted fee directly to your dentist. No claims to file, and no waiting for reimbursement with your dental plan!
5. After your visit, don't forget to return to your Member's Area and enter your savings in your :DP Savings Tracker! That way you can keep track of how much you're saving with your plan.

Questions? Call 1-800-494-9294
Get More Info: DentalPlans.com/members

Track Your Savings

Before you leave the dentist, make sure to ask for an itemized receipt. This will show you how much you saved on every procedure. When you get home, make sure to login to your Member's Area to start tracking your savings. In the main navigation of the member's area, click "How To ..." and select "Track My Savings."



We know that every penny counts, so we make it easy for you to see just how much you save with the :DP SavingsTracker™. Simply add your procedures and the cost and watch your savings grow!

Share Your Savings

:DP Ambassador®

With our free :DP Ambassador program, you can easily “pay” for your own plan just by sharing the savings! Here’s how it works:

- 1: Share your unique :DP Ambassador referral code with friends, family, acquaintances – even total strangers... anyone who doesn't have a dental savings plan.
- 2: Offer your referrals a special “friends and family offer.” This gives them 15% off their plan cost + 1 free month.
- 3: Claim your reward 30 days after they purchase a plan.

Level	Years With :DP	Reward*
Blue	First Year	1 Month Free
Gold	2-5 Years	2 Months Free
Platinum	5+ Years	3 Months Free

*per qualified referral

Get started today, just log into your Member's Area to get your referral code.

:DP Ambassador Program Restrictions and Disclaimers. Offers cannot be combined. Offer not available in California. Free month(s) will only be available to you (the referrer) 30 days after the Referred Plan Member's order has been approved. This program is only available to current plan Members who are referring new DentalPlans.com customers. Free month(s) will not be issued for plan renewals – they are only issued when new customers who have been referred to DentalPlans.com sign up for the first time. The referral will not be applied if a current plan member purchases a plan for someone else.

Member's Agreement

Program Terms and Conditions

The following terms and conditions apply to CignaPlus Savings®:

The following information is presented to help you get the most from your membership in CignaPlus Savings® and to provide you with the Terms and Conditions of participation.

This is not insurance.

Important information to know about CignaPlus Savings Program:

- That the program is not insurance.
- That the program provides discounts at certain dental care providers for care.
- That the program does not make payments directly to the dental care providers for services.
- That the plan member is obligated to pay for all dental care services but will receive a discount from those dental care providers who have contracted with the discount plan organization.
- The name and address of the licensed discount plan organization: Cigna Health and Life Insurance Company (CHLIC), 900 Cottage Grove Road Bloomfield, CT 06152.
- In Florida CHLIC is a discount plan organization.
- The program does not meet the minimum creditable coverage requirements for Massachusetts (M.G.L. c. 111M and 965 CMR 5.00).
- Program contact information: CignaPlus Savings, 8100 S.W. 10th Street, Suite 2000, Plantation, FL 33324, Attn: Operations – Cigna Dental Discount Plan. Telephone: 1.800.494.9294.

PROGRAM TERMS AND CONDITIONS:

1. Membership fees in the CignaPlus Savings® program are valid for the initial membership period from the effective date of member enrollment, unless Cigna Health and Life Insurance Company ("CHLIC") liability related to offering the program is altered by any state or federal law or regulation. Membership will automatically renew at the then current membership fee unless and until the member provides written notice or calls the telephone number on the Membership ID card to indicate his or her desire to cancel membership prior to the next billing cycle date.

2. Description of Program Services:

- Dental
- Vision
- Lasik
- Hearing

3. The CignaPlus Savings® program is NOT insurance and is not protected by any state Life and Health Guaranty Association.

4. CignaPlus Savings® is a discount dental program. Members are responsible for paying all applicable fees and charges directly to the dental office at the time of visit. Membership in the program entitles members to discounts for certain dental services offered by dental care provider who have agreed to participate in the discount program.

5. The CignaPlus Savings® program does not provide or guarantee the provision of any dental care or service and CHLIC shall not be liable for the payment of any fees or charges for dental care or services to members, participating dental care provider or otherwise. Members are responsible for any and all payments to participating dental care provider.

6. The amount of discount will vary among participating dental care provider and procedures not included on the negotiated fee schedule may not be subject to a discount.

7. The discounts available under the CignaPlus Savings® program may not be used in conjunction with any other discount dental program or insurance program.

8. In order to have access to the discounts available under the CignaPlus Savings® program, participants must be enrolled in and deemed an eligible member of the program at the time the underlying dental service or product is actually received, and must present the CignaPlus Savings® Membership ID card to the dental office prior to receiving treatment.

9. The CignaPlus Savings® program may not be available in all states or locations and Cigna reserves the right to cancel or discontinue offering the program in its entirety or in specific states or locations. For status on the available network please visit www.DentalPlans.com or call 1.800.494.9294. The program does not, and may not by law in certain states, include discounts on hospital services.

10. CHLIC reserves the right to terminate a member's participation in the program immediately in the event the member misuses the membership ID card to provide unauthorized access to the program or the member's conduct is determined to be detrimental to a participating dental care provider office and/or staff.

11. A processing fee in addition to the membership fees in the program is applicable in the following states: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, New Jersey, New Mexico, Nebraska, Nevada, New Hampshire, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, and Wyoming. This processing fee is non-refundable except in those states listed below in the cancellation and refund policy.

12. If a Member cancels his or her membership **within the first 30 days after the effective date of enrollment in the plan**, the member will receive a full refund after notification of cancellation is provided to customer service. Arkansas members who cancel a membership within the first 30 days after the effective date of enrollment in the plan will receive a full refund, inclusive of the processing fee. If a customer, for any reason, is not satisfied with the CignaPlus Savings® program, he or she may cancel the membership by providing written notice or calling

Member's Agreement

a customer service representative at the number on his or her membership ID card. There are no penalties or cancellation fees. The applicable refund will be made within 30 days of receipt of the notice of cancellation.

After 30 days of initial purchase, the refund policy is as follows: A member is eligible to receive a pro-rated refund only if a membership is canceled by CHLIC for any reason, if discounted savings are not realized on care delivered, or if the fee schedule of the program is not honored by at least one Provider in your vicinity. Pro-rated refunds will not be issued for any other reason, including nonpayment of fees by the member.

Applies to Automatic Renewals Only: In the event that an annual or multi-year program has been automatically renewed following your initial purchase and provided that services have not been used, a full refund will be issued within the first 60 days of the automatic renewal. If the member does not desire the program to renew automatically, the member must set their account to "Do Not Renew." After 60 days from the automatic renewal, the above refund policy applies.

For residents of Florida, Oklahoma, and North Dakota:

After 30 days of initial purchase, the cancellation and refund policy is as follows: A member whose plan bills in quarterly, annual, or multi-year increments is eligible to receive a pro-rated refund for any reason, including if discounted savings are not realized on the services, or if the fee schedule of the program is not honored by at least one provider in your vicinity. Pro-rated refunds will not be issued for the nonpayment of fees by the member. There are no penalties or cancellation fees.

13. If a change to the membership category from individual to family status or from family to individual status is necessary, please contact member services at 1.800.494.9294.

14. The network of contracted dental care provider participating in the CignaPlusSavings® program is subject to change and members are responsible for verifying that a specific dental care provider is participating in the program immediately prior to receiving each and every service.

15. Although all participating dental care provider go through a credentialing process to assure that they are appropriately licensed and qualified, CHLIC does not otherwise guarantee nor is it responsible for the quality of any services or products purchased by members. Participating dental care provider are independent contractors and are not employees or agents of CHLIC and CHLIC is not liable for any claims arising from or as a result of any services provided by participating dental care provider to members.

16. CHLIC may delegate responsibility to perform any of its obligations to administrators as it deems necessary. CHLIC maintains responsibility for actions administrators perform on its behalf. Any administrators are independent contractors, and they shall not be deemed for any purpose to be employees, partners or joint ventures with CHLIC.

17. Access to additional discount programs, which CHLIC may offer from time to time, is offered without an additional charge and may be discontinued at any time without notice. The additional programs may offer discounts on services such as eyeglasses, laser vision correction, and hearing aids. Discounted programs and services offered are subject to change without notice. Some additional discount programs may not be available in all states. The additional discount programs are NOT insurance and the member must pay the entire discounted charge. The vendors who participate in these programs are independent contractors and are not employees or agents of CHLIC, and CHLIC is not responsible for any of the services or products offered by such vendors.

18. Any inquiry or request for information should be directed to customer service at the toll-free number on the Membership ID card. Cigna Health and Life Insurance Company (CHLIC) CHLIC also has a process for resolving complaints related to the CignaPlus Savings® program. DentalPlans.com shall coordinate and assist with CHLIC's process. Any complaint should be directed to customer service at the toll-free number on the Membership ID card. Complaints may also be submitted in writing to DentalPlans.com or CHLIC at the following email address: feedback@cignadiscountplans.com, or mailed to the following mailing addresses: DentalPlans.com, 8100 SW 10th Street, Suite 2000, Plantation, FL 33324 or CignaPlus Savings at 1571 Sawgrass Corporate Parkway, Suite 140, Sunrise, FL 33323. Each CignaPlus Savings® complaint will be acknowledged in writing within 5 business days of receipt. After the complaint is investigated, the Member will receive a letter disclosing the results of that investigation no later than 30 calendar days after receipt of the complaint. If the Member remains unsatisfied, the Member may contact his or her state's department of insurance. Note to IL consumers: Customer service shall provide contact information for the State Department of Insurance upon request.

19. Binding arbitration shall be the exclusive remedy for the settlement of disputes arising under this agreement. Note: In Florida, arbitration is voluntary. The arbitration proceeding shall be governed by the Rules of the American Arbitration Association, then in effect and the decision of the arbitrator shall be final, conclusive and binding. No action at law or in equity may be instituted by either party, other than to enforce the award of the arbitrator.

20. The provisions of the Welcome letter/ Membership ID Card and Enrollment Form are hereby fully incorporated into and represent a part of your Membership Agreement.

CHLIC refers to the following operating subsidiaries of Cigna Corporation: Cigna Health and Life Insurance Company (CHLIC) Health, Inc.

CignaPlus Savings® is a dental discount program that provides members access to discounted fees, pursuant to schedules negotiated by CHLIC with participating providers, which members are responsible for paying in full, directly to participating providers.

A discount program is NOT insurance, and the member must pay the entire discounted charge.

DentalPlans.com, 8100 SW 10th Street, Suite 2000, Plantation, FL 33324. Telephone: 1.800.494.9294

Healthy Smile, Healthier You!

Medical science continues to find important connections between oral health and overall wellness. Taking good care of your teeth and gums is critical to maintain optimal health. Follow the tips below and talk to your dentist or hygienist to learn how to keep your smile healthy and strong.

- 1.** Brush with a soft toothbrush, 2 minutes per mouth quadrant (top left and top right, bottom left and bottom right), at least twice a day.
- 2.** Floss daily.
- 3.** Limit sugar intake. If you do indulge in a sweet treat, avoid sticky or hard candies as they expose your teeth to sugar longer than a chocolate bar or similar snack does.
- 4.** Acidic drinks, such as fruit juices, may also damage teeth. Rinse your mouth with water afterwards. Avoid brushing immediately after drinking as the acid may temporarily soften your tooth enamel.
- 5.** Chewing sugarless gum helps promote saliva production, which assists in keeping your mouth healthy.
- 6.** See your dentist regularly for checkups & cleanings.
- 7.** **Use your plan! Every dollar spent on preventive oral care can result in up to \$40 in savings on future dental costs, according to the American Dental Hygienists' Association.**

Brought to You By

:DentalPlans.com
Join. Save. Smile.

Questions? Call 1-800-494-9294
Get More Info: DentalPlans.com/members