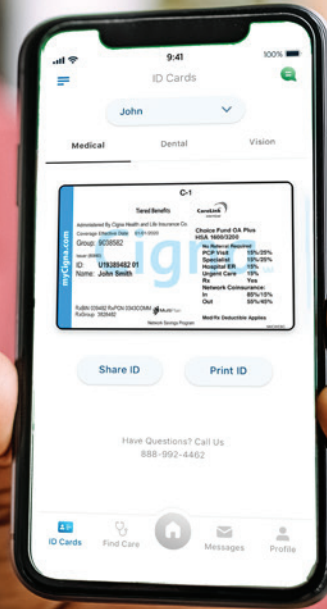


HAVE YOUR ID CARD HANDY?

With myCigna, the answer is always “yes.”



Big news: You never have to worry about misplacing your ID card. It's always right there on myCigna®, whenever and wherever you need it.*

Accessing your digital ID cards is easy.



Log in to **myCigna.com** or the **myCigna App**



Click or tap “ID Cards”



View your card(s), as well as any dependents' card(s)**



Email cards directly to doctors



Save your digital ID cards in your Apple Wallet



Not registered on myCigna yet? It's quick and easy.

Visit **myCigna.com**® or scan the QR code to download the **myCigna App**® and register now.



Offered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

Unlock the full value of your health plan with myCigna.

From programs that help improve your health to tools that help you manage your health spending, there's so much you can do on **myCigna.com** and the **myCigna App**.***



Find in-network doctors, hospitals and medical services



See cost estimates for medical procedures



Compare quality-of-care information, including patient reviews



Manage and track claims



Use the click-to-chat feature to connect with a live Cigna rep



Access a variety of health and wellness tools and resources, including an interactive health assessment

Feel better protected

Cigna is as committed to protecting your health information as we are to your health and well-being. That's why we take certain steps to enhance the security of your personal health information on myCigna.



* The transition to digital ID cards does not apply to the following: all insured medical clients situated in Texas, New York, Florida and Colorado (ASO will be included); all medical clients situated in Minnesota regardless of funding type; all D-HMO plans situated in Texas; all D-HMO and D-PPO plans situated in Georgia and Minnesota; all vision plans situated in Georgia, Minnesota, and Texas. Clients with situs in Texas, North Carolina, New York, Tennessee, Colorado, Georgia and Florida will transition beginning with 7/1/2023 new and renewal effective dates unless prohibited by a state mandate.

** Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

*** Actual myCigna features may vary depending on your plan and customer profile.

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A Cigna Dental Health Connect® solution

Cigna Dental Oral Health Integration Program®

**Improved health
starts with the
mouth**

Are you making
the most of your
dental benefits?



Together, all the way.®



What is the Cigna Dental Oral Health Integration Program?

It's a program that reimburses out-of-pocket costs for preventive dental treatments to combat dental issues such as gum disease and tooth decay. The program is for people with certain medical conditions with a higher risk of oral health issues. There's no additional cost for the Oral Health Integration Program – if you qualify, you get reimbursed.*

Friendly customer support

Get guidance on everything from overcoming dental-related anxiety to understanding the impact of tobacco.

Who qualifies?

If you have a Cigna dental plan, you're eligible for the program. You do NOT have to be enrolled in a Cigna medical plan to be eligible for this program. You must be treated by a doctor for any of the following conditions:

- › Heart disease
- › Stroke
- › Diabetes
- › Maternity
- › Chronic kidney disease
- › Organ transplants
- › Radiation for head or neck cancers
- › Rheumatoid arthritis
- › Sjogren's syndrome
- › Lupus
- › Parkinson's disease
- › Amyotrophic lateral sclerosis (ALS)
- › Huntington's disease
- › Opioid misuse and addiction

How to enroll?

To get reimbursed, you first have to enroll in the Cigna Dental Oral Health Integration Program by either:

- › Going to **myCigna.com**, selecting Coverage > Dental and filling out the registration form online
- › Calling the number on the back of your Cigna ID card and asking for a mailed registration form

What is the reimbursement process?

1. Go to your dentist and pay the copay or coinsurance for the covered treatment.
2. If your dentist is in the Cigna network, they'll send us a claim for reimbursement. If your dentist isn't in the Cigna network, you might need to submit the claim.**
3. We'll review the claim and mail reimbursements for eligible dental services in about 30 days.

What dental services are covered under the Cigna Dental Oral Health Integration Program?:¹

| Condition | Heart disease | Stroke | Diabetes | Maternity | Chronic kidney disease | Organ transplants | Radiation for head or neck cancers | Rheumatoid arthritis | Sjogren's syndrome | Lupus | Parkinson's disease | ALS | Huntington's disease | Opioid misuse and addiction |
|--|---------------|--------|----------|-----------|------------------------|-------------------|------------------------------------|----------------------|--------------------|-------|---------------------|-----|----------------------|-----------------------------|
| Gum treatment ² D4341 D4342 D4910 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Gum evaluation ³ D0180 | | | | ✓ | | | | | | | | | | |
| Oral evaluation ³ D0120 D0140 D0150 | | | | ✓ | | | | | | | | | | ✓ |
| Cleaning ⁴ D1110 | | | | ✓ | | | | | | | | | | |
| Scaling in the presence of inflammation ⁴ D4346 | | | | ✓ | | | | | | | | | | |
| Palliative treatment of dental pain ⁵ D9110 | | | | ✓ | | | | | | | | | | |
| Fluoride and fluoride varnish ⁶ D1206 | | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Fluoride (no varnish) ⁶ D1208 | | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Sealants ⁶ D1351 | | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Sealant repair ⁶ D1353 | | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Interim application of caries arresting medicament D1354 | | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Caries preventive medicament application D1355 | | | | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

1. Eligibility, reimbursement and coverage for eligible services are subject to plan year maximums. 2. Two additional treatments per year than the plan covers. 3. One additional evaluation. 4. One additional cleaning. 5. Unlimited visits. 6. Open to all ages, but plan limits apply.



Questions?
Reach out to us 24/7 at
800.Cigna24 (800.244.6224).

* You do not have to meet your DPPO or indemnity deductible to receive reimbursement for these services. However, reimbursement will apply to and is subject to your annual benefits maximum for traditional indemnity and DPPO plans as well as plan rules for visits to network dentists and out-of-network dentists.

** The reimbursement for out-of-network services will also be subject to plan limitations for out-of-network care costs.



The Cigna Dental Oral Health Integration Program may not be available under your specific plan. Reimbursement under OHIP is subject to plan terms and conditions, including applicable annual benefit maximums and other exclusions and limitations. For costs and details of coverage, contact your Cigna representative or see your plan documents.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company (CGLIC), Cigna HealthCare of Connecticut, Inc., Tel-Drug, Inc., Tel-Drug of Pennsylvania, L.L.C., and Cigna Dental Health, Inc. and its subsidiaries, including Cigna Dental Health Plan of Arizona, Inc., Cigna Dental Health of California, Inc., Cigna Dental Health of Colorado, Inc., Cigna Dental Health of Delaware, Inc., Cigna Dental Health of Florida, Inc., a Prepaid Limited Health Services Organization licensed under Chapter 636, Florida Statutes, Cigna Dental Health of Kansas, Inc., Cigna Dental Health of Kentucky, Inc., Cigna Dental Health of Maryland, Inc., Cigna Dental Health of Missouri, Inc., Cigna Dental Health of New Jersey, Inc., Cigna Dental Health of North Carolina, Inc., Cigna Dental Health of Ohio, Inc., Cigna Dental Health of Pennsylvania, Inc., Cigna Dental Health of Texas, Inc., and Cigna Dental Health of Virginia, Inc. In Texas, the insured dental plan is known as Cigna Dental Choice, and this plan uses the national Cigna DPPO network. "Cigna Home Delivery Pharmacy" refers to Tel-Drug, Inc. and Tel-Drug of Pennsylvania, L.L.C. Policy forms: OK – Indemnity/DPPO: HP-POL99 (CHLIC) and GM6000 ELI288 et al (CGLIC), DHMO: POL115 (CHLIC) and GM6000 DEN201V1 (CGLIC); TN – Indemnity/DPPO: HP-POL69/HC-CER2V1 et al, DHMO: HP-POL134/HC-CER17V1 et al (CHLIC). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.



PREVENTIVE CARE THAT PAYS

Cigna Dental Wellness*Plus*

The key to a healthy smile is taking care of your teeth and gums. Before problems start. With your dental coverage, most preventive care is available at low or no cost. And, with Cigna Dental Wellness*Plus*[®], your annual dollar maximum could increase each year.¹

Receiving regular dental care can help you catch minor problems before they become major and expensive to treat. Make the most of your dental coverage. Visit your dentist regularly for exams and cleanings.

Healthy smile, healthy life

Routine dental care does more than brighten your smile. It helps your overall health. Periodontal (gum) disease, a bacterial infection, is linked to serious health issues, like pre-term birth, heart disease, stroke and diabetes.² Taking good care of your teeth and gums can lead to a healthier you.

Preventive care includes:*

- › Cleanings
- › Oral exams
- › X-rays

Most preventive services are covered at no or low cost.

*This is not a complete list of exclusions and limitations. The terms of your specific dental plan may vary. See your plan documents for complete details. Not all preventive care services are covered. For example, athletic mouth guards are generally not covered. Under most plans: Exams and Cleanings are limited to 2 per calendar year; X-rays are limited to: Bitewings - 2 per calendar year, Full Mouth - 1 every 3 calendar years, Panorex - 1 every 3 calendar years. Waiting periods may apply to certain services. The frequency limitations of certain other covered services and annual dollar maximums are set forth on your plan benefit schedule.

Preventive care pays

Cigna Dental Wellness*Plus* rewards you and your family for getting preventive dental care. The plan encourages good dental care. And can help improve the overall health of your whole family.

How Cigna Dental Wellness*Plus* works

- › When you get preventive care, your annual dollar maximum increases the next plan year. This lets you build your annual dollar maximum for other future needs.
- › Your annual dollar maximum will grow each year. Up to the level listed in your plan documents. As long as you stay enrolled in the plan. And keep getting preventive care.
- › Members of the same family could have different annual dollar maximums in future years. Why? Because family members who get preventive care also see an increase in their annual dollar maximum in the next year(s).
- › If you don't get preventive care, your annual dollar maximum stays the same. This is also true for your family members.

Together, all the way.[®]



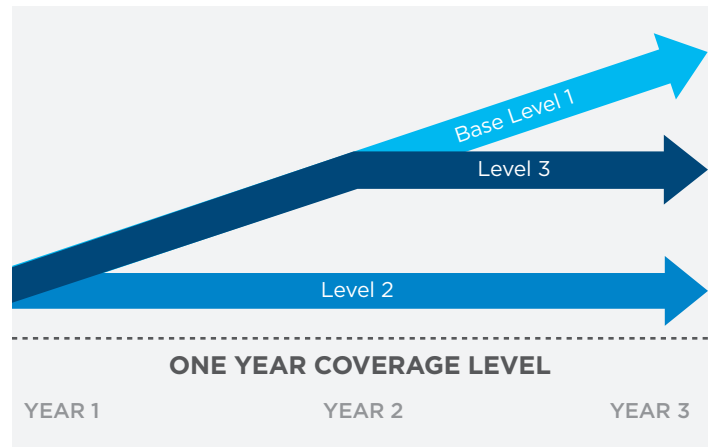
Offered by: Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company.

Your preventive care changes your coverage level

Base Level 1 – You get preventive care each year. Your annual dollar maximum increases the following year. Up to the amount listed in your plan documents.

Level 2 – You never get preventive care. Your annual dollar maximum stays the same.

Level 3 – You get preventive care in year 1. Your annual dollar maximum increases in year 2. However, you do not get preventive care in year 2. In year 3, your annual dollar maximum stays at the year 2 level. It does not increase further.



For more information about your dental plan, visit [Cigna.com](https://www.cigna.com) or call 800.Cigna24 (800.244.6224).



1. This flyer provides the highlights of the Cigna Dental WellnessPlus program. Increases are subject to the amount specified in your plan documents. Review your plan documents or contact your employer to determine if your plan includes this program. The specific terms of your dental plan as selected by your employer will always determine your actual coverage.

2. "Prevalence of periodontal disease, its association with systemic diseases and prevention." International Journal of Health Sciences. April 2017.
<<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5426403/>>

Product availability may vary by location and plan type and is subject to change. All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

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HEALTHY MOUTH. HEALTHY BODY. HAPPY FACE.

Get to know the Cigna Dental PPO (DPPO) plan.



The power of preventive dental care

When you enroll in the Cigna Dental PPO (DPPO) plan, certain preventive dental care services like cleanings, oral exams and routine x-rays are **covered at no additional cost** when you use a network dentist.¹ And those visits are about more than brightening your smile — they're important for maintaining your overall health, too.

1.5x People who do not get preventive care are 1.5 times more likely to develop gum disease, which can cause complications, especially for people with underlying medical conditions.²

22% People who get regular preventive care are **22 percent less likely to need care at an emergency room or urgent care center.**²

Your plan includes other features and benefits to help make getting dental care simple and affordable, including:



Enhanced flexibility

The Cigna DPPO plan allows you to choose any licensed dentist for care. However, you'll save more by using a dentist in the Total DPPO network. The Total DPPO network offers convenient access to highly rated dentists all across the country and savings on covered dental services.³



Savings and convenience

Network dentists have agreed to reduce their fees for Cigna customers. They will also file claims for you and they cannot "balance bill" you for the difference between their regular fees and the reduced fees they have agreed to accept from Cigna.



Preventive care at no additional cost

Your plan covers certain preventive care services like cleanings, oral exams and routine x-rays at **no additional cost** when you use a network dentist.¹



What is balance billing?

Balance billing happens when a dentist who isn't in your plan's network charges more than your plan pays. Balance billing is a risk when you get services from an out-of-network dentist, so it helps to understand the difference between in-network and out-of-network dentists.

Together, all the way.®



Find dentists in the Total DPPO network.

You can search for network dentists before your benefits become active by visiting [Cigna.com](https://www.cigna.com).

- Select “Find a Doctor, Dentist or Facility”
- Follow prompts to search by type of dentist or by dentist name.
- When prompted to select a plan, choose “DPPO/EPO > Total Cigna DPPO”

Once your benefits become active, you can use your [myCigna.com](https://www.cigna.com) account to access enhanced search tools including verified patient reviews, Brighter Scores and a treatment cost estimator that shows costs specific to your plan.



No ID card needed!

You don't need an ID card to receive care from network dentists. Simply make your appointment and provide identification to the office staff. They can verify your coverage with Cigna. You can also access a digital ID card after your benefits are effective and you have activated your [myCigna.com](https://www.cigna.com) account.



Dental coverage that keeps you smiling and helps you stay healthy.



Questions?

We're here to help 24/7, with live customer support in over 150 languages. Call 1.800.Cigna24

Together, all the way.®



1. Not all preventive services are covered, including athletic mouth guards. Refer to the policy for a complete list of covered and non-covered preventive services. Frequency limitations apply.
2. “Preventive Dental Treatment Associated with Lower Medical Utilization and Costs.” National study of Cigna customers with dental and medical coverage, updated December 2020.

The dentists who participate in the Cigna network are independent contractors solely responsible for the treatment provided to their patients. They are not agents of Cigna. In Texas, the insured dental plan is known as Cigna Dental Choice, and this plan uses the national Cigna DPPO network.

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ORAL HEALTH IMPACTS OVERALL HEALTH

The health of your mouth, teeth and gums can affect your general health.

Without proper oral care, the bacteria in your mouth can reach levels that may lead to infections, such as tooth decay and gum disease. Studies suggest that these bacteria and the inflammation they cause can impact your overall health. The reverse can also be true – some health conditions and medications can affect your oral health.

Which conditions are linked to oral health?*

Your oral health might contribute to various conditions, including:

- › Endocarditis – an infection of the inner lining of your heart chambers or valves
- › Cardiovascular disease
- › Pregnancy and birth complications
- › Pneumonia

Some conditions also might affect your oral health, including:

- › Diabetes
- › HIV/AIDS
- › Osteoporosis
- › Alzheimer's disease
- › Eating disorders
- › Rheumatoid arthritis
- › Certain cancers

How can I protect my oral health?

Be sure to schedule regular dental checkups and cleanings. Preventive care can help spot issues early on, when treatment is likely to be simpler and more affordable.**

Take good care of your mouth every day.

- › Brush your teeth at least twice a day with fluoride toothpaste.
- › Floss daily.
- › Use mouthwash after brushing and flossing.
- › Eat a healthy diet and limit foods with added sugars.
- › Replace your toothbrush every three months, or as soon as the bristles look worn.
- › Avoid tobacco use.

Together, all the way.®



*Mayo Clinic, "Oral health: A window to your overall health," accessed August 13, 2019. <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>

**Mouth Healthy/American Dental Association, "Your Top 9 Questions About Going to the Dentist – Answered," accessed June 12, 2019. <https://www.mouthhealthy.org/en/dental-care-concerns/questions-about-going-to-the-dentist>

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Cigna Healthcare's Vision Network

More access.
More savings.

PEOPLE ARE BUSY – WE GET IT.

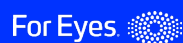


That's why we work hard to provide vision benefits that are easy to use, flexible and convenient. And that includes making sure customers have choices when it comes to how they access vision care services.

The Cigna HealthcareSM Vision Network* includes many retail providers that offer evening and weekend hours. This makes getting important vision care services a little easier for people with busy schedules. Some providers even have onsite labs so employees can get their glasses in about an hour, or the same day.

With options that include independent providers, as well as large national retail providers and online providers, your employees can get the care they need when and how they need it.

POPULAR RETAIL PROVIDERS**



ONLINE PROVIDERS**



MORE RETAIL PROVIDERS**

3 Guys Optical

Abba Eye Care

All About Eyes

Bard Optical

Clarkson Eyecare

Crown Optical

Dr. Travel Family Eye Care

Drs. May & Hettler

Eye Association of New Mexico

Eye Boutique

Eyecare Associates

Eyecarecenter

Eyeglass World

Eyemart Express

Eyes on Missouri

Eyetique

EYEXAM of California

Gulf Coast Optometry

Heartland Vision

Henry Ford OptimEyes

International Eyecare Center

Marion Eye Centers & Optical

Meijer Optical

Midwest Eye Consultants

Midwest Vision Centers

MyEyeDr.

Nationwide Vision Centers

Northeastern Eye Institute

Oakley Store

One Hour Optical

Ossip Optometry

Quantum Vision

Rx Optical

Schaeffer Eye Center

SEE, Inc.

Shopko Optical

Site for Sore Eyes

Southwestern Eye Center

Sterling Vision Care

SVS Vision

Texas State Optical

The Eye Doctors

Today's Vision

Vista Optical

Wing Eyecare

Wisconsin Vision



Explore the new Cigna Healthcare Vision Network

To see participating providers, view our network directory. You can search by location or name, and you can even search for online providers.

[Cigna Healthcare Vision Directory](#)

LEARN MORE

To learn more about vision solutions from Cigna Healthcare, contact your Cigna Healthcare representative.

*The information included in this document refers to network data and information for Cigna Healthcare Vision products sold on or after September 1, 2022.

**Listing is not all-inclusive, and is subject to change.

Product availability may vary by location and plan type and is subject to change. All group vision insurance policies and vision benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna Healthcare representative.

Cigna Healthcare Vision plans are only available to employers who also offer a Cigna Healthcare group medical or dental product to their employees. All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (Bloomfield, CT), or their affiliates. *In Utah, offered/insured by Cigna Health and Life Insurance Company.* Policy forms: OK – HP-APP-1 et al., OR – HP-POL38 02-13, TN – HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN).



IT'S EASY;

SEE FOR YOURSELF.

Register for myCigna to manage your Cigna Vision plan with ease.

Now that you've signed up for Cigna Vision, you have access to **myCigna.com** – your personalized website that makes it easy to manage your plan. Digital ID cards, a provider directory, cost estimates and claims information – it's all right online.

View plan information

Find all the basics about your plan on **myCigna.com**, including:

- › What's covered
- › Who's covered
- › Who's due for an eye exam, and more

Access your digital ID card(s)

Each time you visit an eye care provider, it's important to have your ID card handy to show proof of your coverage and allow the provider to find your benefits. With digital ID cards on **myCigna.com**, you never have to worry about forgetting yours. You can easily:

- › View your card, as well as cards for your dependents
- › Download and save or print cards

Find an in-network eye doctor

The provider directory on **myCigna.com** not only makes it easy to find an eye doctor near you but it also provides a whole list of valuable information to help you choose one that best fits your needs, including:

- › Office hours and phone number
- › Office location and directions
- › Languages spoken
- › Services provided
- › Brands of eye care products sold

You can even make an appointment online with providers who offer this service.



Estimate costs

When it comes to health care costs, nobody likes surprises. Thankfully, the cost estimator tool can help you avoid them by showing you:

- › Costs for products and services at specific providers
- › Savings and coverage based on your specific plan
- › Any out-of-pocket costs not covered by your plan

Manage claims

The claims dashboard makes it easy to:

- › Check the status of claims for you and any dependents
- › Access out-of-network claim forms and get information on how to submit them



Need help?

If ever you can't find what you're looking for on **myCigna.com**, Cigna customer representatives are here for you, 24/7/365. Just call the toll-free number on your Cigna ID card.



Not registered for myCigna® yet?

Go to **myCigna.com** or scan the QR code to get started today.



The eye care professionals and facilities that participate in the Cigna Vision network are independent practitioners solely responsible for the treatment and services provided to their patients. Eye care professionals are not agents of Cigna.

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