

YOU can manage
YOUR dental care costs wisely by using
the Dental Treatment Cost Estimator
It is easy, convenient, and secure



CIGNA Dental introduces, **the Dental Treatment Cost Estimator** which is a web-based, comprehensive tool that allows **enrolled** members to **estimate** and **plan** for their dental care costs. You can get details at a procedure code or treatment level (*a group of procedure codes used to remedy a specific dental condition*). Once you have chosen your product and entered your co-insurance amounts or selected your Patient Charge Schedule, the entire tool will pre-populated with your dental benefits information making it easier for you to learn what the approximate cost would be for a treatment or procedure prior to seeking care.

Access

You can access this tool 24 x 7. Follow these simple steps:

- Log on to myCIGNA.com using your unique user ID and password
- Click on the “HealthCare” Tab
- Select the “Dental” link on the top of the page, and
- Click on the Dental Treatment Cost Estimator tool
- Select the plan you are enrolled in – DHMO, DPPO or Dental Indemnity
 - For DHMO members, the entire tool will pre-populate based on the Patient Charge Schedule (PCS) selected.
 - For DPPO members, your information will be broken out by categories: preventive/diagnostic, basic restorative, major restorative, and orthodontia. The entire tool will pre-populate based on the co-insurance amounts you enter. You can obtain in-network vs. out-of-network costs on these categories
 - For Dental Indemnity members, your information will be broken out by categories: preventive/diagnostic, basic restorative, major restorative, and orthodontia. The entire tool will pre-populate based on the co-insurance amounts you enter

If you are not yet registered on myCIGNA.com, visit www.cigna.com from any computer with internet access. Follow the simple instructions to register and access your secure personal benefits page, where you'll find benefit information specifically for and about you — online, at your convenience.

Benefits and Features

This user friendly, comprehensive web-based tool allows you to directly, effectively and easily estimate and plan for your dental care costs. As a result, you can financially plan to receive the dental care that best suits your needs. You can:

- **Estimate** your out-of-pocket costs and view what your savings would be with CIGNA Dental for treatments and procedures performed by:
 - In-network dental providers (DHMO)
 - In-network and out-of-network dental providers (DPPO)
 - Out-of-network dental providers (Dental Indemnity)
- **Plan** for treatment(s) or procedure(s) according to your budget
- **Compare** the financial impact if you visit an in-network vs. an out-of-network dentist
- **Check** to see what the approximate cost would be for treatments prior to the actual treatment
- **Understand** how much money you can save by enrolling in a CIGNA Dental plan
- **Search** by key words, procedure codes, treatments, dental categories and much more
- **Access** the dental glossary where you can find descriptions of key dental terms
- **Locate** a CIGNA Dental Network dentist
- **View** the dental plan design you are enrolled in by linking directly to myCIGNA.com

We have made it easier and more convenient for you to learn about your oral health, dental benefits, and the costs associated with seeking dental care.

Another reason to **smile!**



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