

Cigna Dental FAQs

Why is the County making this change?

Per County procurement policy, the contracts in the dental program were due for a competitive review. The labor-management Benefits Committee, with guidance by the HR-Benefits staff and the County's benefits broker, solicited proposals from 10 national carriers. In the end, the Benefits Committee and the HR Department made a consensus recommendation to the Board of Supervisors to migrate the Dental PPO plan from Blue Shield to Cigna. Separately, it was recommended that Delta Dental, the incumbent provider, retain the Dental HMO plan with no plan changes.

The primary reasons for changing the Dental PPO to Cigna includes the following:

- More of the Dentists that We Use—82% of our employees' and retirees' dentists are in the Cigna discount network; only 55% percent were in Blue Shield's network. Cigna has already started to recruit the remaining dentists to increase above 82%.
- Broader Network Overall—In total, Cigna has 883 network dentists in San Mateo County alone. Blue Shield had only 383 network dentists.
- Lower Administrative Costs—Cigna's monthly administrative fee (paid by the County) is \$2.75 per employee per month (PEPM) compared to Blue Shield's rate of \$5.31 PEPM.

How does the Cigna plan work?

The Cigna DPPO plan allows you to see any licensed dentists of your choice, but choosing a Cigna network dentist may cost you less since Cigna has negotiated discount rates with these providers.

Most plans will not have a deductible; however, employees in the Year 1 Represented Core Plan and Retirees in the Voluntary Plan must satisfy a deductible before certain services are covered.

There may also be a coinsurance or cost-sharing between you and the plan depending on the type of service. All plans will have a calendar year maximum which is the most that your plan will pay. Please see your Cigna benefit summary for more details.

Will I be automatically enrolled or switched over?

Yes, all Blue Shield Dental PPO members will be automatically moved over to the new Cigna Dental PPO plan.

How do I know if my dentist is in network?

You can check if your provider is in network by going to the online directory on Cigna.com. Please see flyer for instructions on how to locate an in-network dentist.

What if my dentist is not in network?

Cigna is reaching out and attempting to contract with any dentists that the County members were using who were in Blue Shield's network but not yet in Cigna's network. Please fill out the DPPO Provider Nomination form.

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Will I still be covered if my dentist does not participate in Cigna's network?

Yes. If your dentist is out-of-network and does not want to participate even after an outreach from Cigna, your coverage will be based on the out-of-network benefit level. Please see your Cigna benefit summary.

How much will I pay for dental services?

This will depend on which plan you select. Please see your Cigna benefit summary.

When does my coverage begin?

Your coverage with Cigna begins on January 1, 2017.

Are my dependents eligible?

Yes, your eligible dependents may also be enrolled.

When does my coverage end?

The new Cigna DPPO plan is effective January 1, 2017 thru December 31, 2017.

What do I need to do?

When obtaining services on or after January 1, 2017, you will need to let your dentist know that you have a new insurance carrier.

Will I need a new Cigna ID card?

No, a Cigna ID card will not be required. Most dentists should be able confirm your coverage online or by calling Cigna.

Will I be able to obtain a Cigna Dental ID card if I prefer to carry one?

Yes, once you are effective with Cigna on 1/1/2017, you can register on myCigna.com and print an ID from the site. Cigna also has a mobile app that you can download which allows you to view your ID card information. The Cigna mobile app is available for iPhones and Android-based smartphones.

How does this affect my Ortho Buy-up?

There are no changes to your Ortho Buy-up plan. If you are currently on an Ortho Buy-up, your benefits will remain the same. Please see your Cigna benefit summary.

How do I contact Cigna about my plan?

Cigna has a pre-enrollment line set up to answer any questions regarding your dental plans. This number is available to you 24/7, 365 days a year. The number is 1-800-244-6224 or 1-800-Cigna24.