

Your Questions Answered: CignaPlus Savings[®] Program

With CignaPlus Savings^{®1}, you can enjoy easy access to strong discounts on quality dental services.



The East End Health Plan is pleased to announce that J. J. Stanis and Company is offering a dental discount program called CignaPlus Savings[®] to all eligible members beginning on February 1, 2012. Below is a Q&A that will provide you with a valuable overview of the program. Note that a welcome letter and two ID cards will be mailed to your home before the program becomes effective. Then it's up to you regarding which services you want to access!

Q: Is CignaPlus Savings[®] an insurance plan?

A: No. CignaPlus Savings[®] is not insurance. This means that Cigna does not cover a portion of your treatment costs. Instead, CignaPlus Savings (CPS) is a **dental discount program**. Enrolling in CignaPlus Savings is like signing up for a group membership card or a coupon that gets you an **average of 35% off*** most commonly performed dental services. *You must pay the entire discounted fee at the time of service* for any treatment you receive. X-rays and cleanings, as well as crowns, root canals, and braces are all available at discounted fees. Adults, children and seniors can join this program.

Q: Do I have to choose a "primary care" dentist at enrollment?

A: No. You can visit any dentist at any time. And, you can change to another dentist or specialist at anytime - you do not need to let us know. However, you will get discounts on your care when you choose a general dentist or dental specialist from our nationwide CignaPlus Savings network: we offer you **more than 80,000 provider locations****. Each enrolled family member can choose their own dentist.

Q: What do I need to get the program discounts at the dentist's office?

A: After you enroll, we'll send you two ID cards to the address on your form. You can schedule an appointment as soon as you receive your card. First, make sure the dentist you've chosen has joined our CignaPlus Savings network. When you arrive for your appointment, show your ID card. You'll also need some cash, a check or a credit card to pay the network dental office the charges that remain after your discounts are deducted. You **MUST** visit a CPS network dentist **AND** have your ID card with you to get the program discounts. At the time of service, just pay the remaining charges directly to the dentist or specialist. That's it. No deductibles, no claim forms, and no maximums.

Q: What if I need to see a specialist?

A: You don't need a referral to visit a CPS Network dental specialist. Remember to bring your ID card since you will need to present it to the dental office at the time of service in order to get discounts on your specialty care.

See the next page for more details

Q: What if I lose my ID card?

A: Just call us toll-free at **1.877.521.0244** to request a replacement ID card. Representatives are available Monday through Friday, from 8:00 a.m. to 8:00 p.m. EST. Or, write us at Cigna Dental, 1571 Sawgrass Corporate Parkway, suite 140, Sunrise, FL 33323-3099. Be sure to include your name, employer group/name (if applicable), address, phone number, and your effective date. We'll contact you if we have questions about your request.

Q: Can I get discounts when I'm traveling away from home?

A: Yes. The Cigna*Plus* Savings program works with a nationwide network of U.S. dentists so anyone away from home can get program discounts (note, different dentists in different areas charge different fees for the same procedures; so your costs may be different when you're away from home). Visit our online provider directory at **www.cignaplussavings.com** to make sure there is a CPS Network dentist in that area. When you call the dentist's office - even if it's on our list - ask if that dentist accepts your CPS Network card to make sure you can get your program discounts (program not available in AK, MT, ND, SD and WY).

1.877.521.0244 • www.cignaplussavings.com

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