

DentaCare



Level 3 Dental Plan

Your guide to claiming





Cigna helpline number
01475 492 351



Dental team email
smyle@cigna.com

You must read this Guide to Claiming alongside the Policy Terms and Conditions.

DENTACARE LEVEL 3

Dentistry is an important part of everyone's healthcare. **Your** company value **you** as their employee so **your** health and well-being is as important to them as it is to **you**. With a **Cigna** dental **plan** they have given **you** the opportunity to get the protection and care **your** teeth deserve.

Cigna's Level 3 **Plan** helps make a contribution towards mid-cost private dental charges.

All **Cigna** plans can also be used at an NHS **dentist**.

There is no need to be dentally fit before joining and because the cover has been arranged by **your employer** **you** can start using it immediately. **Your employer** will confirm the **start date** of **your plan**.

CLEAR CUT BENEFITS

- > Immediate cover
- > No pre-joining exam
- > Choose any **dentist**
- > Twice yearly check-ups
- > £2,400 core **annual maximum benefit** - for preventative, minor and **major treatment**
- > In addition to core **annual maximum benefit**:
 - £500 for **accident** and **emergency** pain relief (including overseas and amateur sports)
 - £850 implant cover
 - £450 orthodontic **treatment** (for dependent children under the age of 18)
 - **Lifetime limit** of £15,000 for **oral cancer**

This guide should be read in conjunction with the Policy Terms and Conditions. The words in **bold** in this document are defined in the Policy Terms and Conditions.

LIST OF BENEFITS

Benefits are underwritten and administered by **Cigna**, and as part of normal call handling, calls are recorded for quality and training purposes. Here are all the items **we** cover - and the maximum amounts **we** reimburse. **You** have a core £2,400 **annual maximum benefit** for preventative, minor and **major treatment**. This includes:

- > two Examinations
- > two Scale & Polish
- > four X-Rays
- > six sextants of Periodontal **Treatment**

Preventive Treatment

Normal Examination	£34.50
Extensive Examination	£38.50
Full Case Assessment	£45.00
Bitewing X-Rays	£7.70
Intra Oral X-Rays	£11.00
O.P.G. X-Rays	£35.00
Polishing & Scaling	£40.00
Fissure Sealant	£20.00
Topical Fluoride Application	£20.00
Occlusal Splint	£142.50

Minor Treatment

One Surface Amalgam Filling	£32.55
Two Surface Amalgam Filling	£42.00
Three+ Surface Amalgam Filling	£52.50
One Surface Composite Anterior Filling	£50.00
Two+ Surface Composite Anterior Filling	£75.00
One Surface Composite Posterior Filling	£55.00
Two+ Surface Composite Posterior Filling	£80.00

Minor Treatment (cont)

Additional Charge use of pin	£13.70
Upper & Lower Anterior Root Treatment (1 root)	£175.00
Upper Premolar Root Treatment (2 roots)	£200.00
Lower Premolar (1 root)	£190.00
Molars - Root Canal Treatment (3 roots)	£260.00
Single Extraction	£55.81
Extraction per additional tooth	£45.40
Extractions - Post Op Care	£20.60
Extraction/Removal Bone Debris	£88.73
Extraction - soft tissue involved	£72.77
Apicectomy	£144.20
Relative Analgesia/Nitrous Oxide	£41.20
IV Valium	£70.00
Dressings	£20.10
Incising an Abscess	£25.59
Open Root Canal for Drainage	£66.28
Recementing Crowns/Bridges	£27.12
Abnormal Haemorrhaging	£41.20

Remember, all treatments in the following section must be pre-authorized by Cigna. Please call 01475 492 351.

Major Treatment

Prolonged Periodontal Treatment (per sextant)	£50.00
Splinting	£67.20
Gingivectomy	£28.90
Mucoperio, Flap Bone Surgery	£82.40
Partial/Full Upper or Lower Acrylic Denture	£242.10
Partial/Full Upper and Lower Acrylic Denture	£432.60
Partial Metal Denture	£386.30
Full Upper or Lower Metal Denture	£386.30
Additional Tooth to Denture	£39.20
Addition of Clasp to Denture	£30.90
Denture Repair	£25.80
Veneers (per tooth)	£260.00
Adhesive Bridges (per unit)	£154.50
Conventional Bridgework (per unit)	£293.60
Standard Post & Core	£64.00
Gold Post & Core	£90.00
Bonded Precious Crown	£330.00
Bonded Non-Precious Crown	£290.00
Full Cast Crown	£330.00
Porcelain Crown	£348.00
Precious Inlay	£295.00
Non-Precious Inlay	£280.00
Porcelain Inlay	£310.00

* Emergency pain relief does not require pre-authorization.

** NHS claims will be subtracted from **your** core **annual maximum benefit** in the same way as any other **treatment** item on **your list of benefits**.

Important: All treatments in the following section are not available under the Full Cover arrangement. See page 6 for more information.

In addition to your core annual maximum benefit:

Accident & emergency pain relief* and amateur sports (per person per year) £500.00

Placement of a dental implant including any attaching prosthetic device (such as a crown, bridge or dentures). All **treatment** for dental implants must be pre-authorized by **Cigna**. The benefit stated is payable in any one **year of insurance** and applies irrespective of the number of implants placed £850.00

Orthodontic **treatment** (per dependent child per **year of insurance**)
This benefit is available only to dependent children under the age of 18 years, after the first six months of membership of the **plan**. £450.00

Oral cancer lifetime limit £15,000.00

NHS Treatment (Applicable in regions where NHS banded charging applies)**

Band 1 - Maintenance	100%
Band 2 - Simple Treatment	100%
Band 3 - Complex Treatment	100%
Band 4 - Urgent Treatment	100%

Main treatments not covered:

- **Treatment** for dental implants when directly or indirectly related to any of the following:
 - failure of the implant to integrate;
 - replacement of the implant following failure, including replacement of any attaching prosthetic device (such as a crown, bridge or dentures);
 - breakdown of **osseointegration**;
 - **peri-implantitis**.
- **Treatment** for pre-existing **oral cancer**.
- **Cosmetic treatment**.
- Replacement of lost or stolen dental appliances (e.g. dentures).
- Mouthguards.
- Any hospital **treatment**.

This list is not exhaustive.

For a full list of what is and isn't covered by **your plan** please read the Policy Terms and Conditions.



HEALTHY DISCOUNTS DENTISTS

Following an enhancement to all Cigna dental plans, you can now obtain a 20% saving if you use a Healthy Discounts dentist. Full details are explained in this Guide to Claiming.

WHAT IS A HEALTHY DISCOUNTS DENTIST AND WHO CAN BENEFIT FROM THE SAVINGS?

A number of dentists across the UK have signed up to a discount agreement with our dental partner's network. These Healthy Discounts dentists have agreed to provide Cigna members with a 20% discount off their published private fees for all treatments. All Cigna dental plan members can benefit from these savings as long as a Healthy Discounts dentist is used.

DO THE SAVINGS APPLY TO ALL TYPES OF DENTAL TREATMENT?

No, the savings only apply to fees for private dental treatment. The savings do not apply to any NHS treatment charges.

IF YOU VISIT A HEALTHY DISCOUNTS DENTIST

You will pay 20% less for all treatments at a Healthy Discounts dentist. This means 20% less than the dentist's published private fees.

If you're having treatment that's covered by your Cigna dental plan, just claim as you normally would as explained in this Guide.

If you're having treatment that's not covered by your Cigna dental plan, you must pay the treatment costs to the dentist yourself. Remember - you cannot make a claim for treatment that's not covered by your Cigna dental plan. However you can enjoy a 20% saving on your treatment.

Please note that the Healthy Discounts feature does not alter your plan limits, so even with a discount from a Healthy Discounts dentist, your claim will be subject to the reimbursement limits and annual maximum benefits detailed in the List of Benefits within this Guide to Claiming.

HOW CAN I FIND A HEALTHY DISCOUNTS DENTIST?

To find out if there's a Healthy Discounts dentist near you visit www.cigna.co.uk/healthydiscounts.

If you'd prefer to speak to someone in person to find a Healthy Discounts dentist, please call the free-phone helpline on 0808 234 0440. Lines are open Monday to Friday 8am – 8pm.

Remember - this is simply an additional choice for you. If your own dentist is not a Healthy Discounts dentist you can continue to visit them and use your plan.

WHAT TO TAKE WITH YOU WHEN YOU VISIT A HEALTHY DISCOUNTS DENTIST

When you, or any family members covered by a Cigna dental plan, visit a Healthy Discounts dentist, it's important that you can confirm to them that you have a Cigna dental plan. Please take along the 'How to Use a Healthy Discounts dentist' leaflet. You can access and print a copy of this from your member portal. If you can't find the leaflet, take your welcome email/letter with you.

Following your appointment you should follow the standard claims process as detailed in this Guide as long as the treatment is covered by your plan. If your treatment is not covered by your Cigna dental plan, you must pay the treatment costs to the dentist yourself and you will have no right to claim.

YOU DECIDE IF YOU WANT TO USE A HEALTHY DISCOUNTS DENTIST

This is simply an additional choice for you. If your own dentist is not a Healthy Discounts dentist you can continue to visit them and use your plan.

FULL COVER DENTISTS – AN ADDED FEATURE FOR THE LEVEL 3 PLAN

If you use a Full Cover dentist you can receive full reimbursement for the cost of treatments covered by DentaCare Level 3 – giving you the reassurance of no shortfalls. This simple feature makes dental care more affordable and easy to understand. All members on DentaCare Level 3 can choose to take advantage of the Full Cover feature – as long as you use a Full Cover dentist.

WHAT IS A FULL COVER DENTIST?

A number of dentists have signed up to an arrangement with our dental partner's network. This means that members with DentaCare Level 3 who use a Full Cover dentist can take advantage of full refunds on the majority of covered treatments. Initially, Full Cover dentists will be based in Central London locations only. The number of dentists signed up will continue to grow over time. We recommend you continue to check the website for an up to date list of Full Cover dentists in your area.

WHO CAN BENEFIT FROM THE FULL COVER FEATURE?

All Cigna dental plan members with DentaCare Level 3 can take advantage of this feature as long as a Full Cover dentist is used.

IF YOU VISIT A FULL COVER DENTIST

For covered treatments:

Full refunds apply to the majority of covered treatments. You can take advantage of full refunds for treatments listed as preventative, minor or major.

Full refunds do not apply to treatments that are additional to your core annual maximum benefit. These are listed on page 5. As an example, if you're having implant treatment, then benefit is payable only up to the annual implant limit shown in the List of Benefits. For these treatment exceptions, you can enjoy a 20% discount off the dentist's published private fees.

If you're having treatment that's covered by your Cigna dental plan, just claim as you normally would as explained in this Guide.

For non-covered treatments:

If you're having treatment with a Full Cover dentist that's not covered by your Cigna dental plan, you must pay the treatment costs to the dentist yourself. Remember - you cannot make a claim for treatment that's not covered by your Cigna dental plan. However you can enjoy a 20% discount off the dentist's published private fees.

HOW CAN I FIND A FULL COVER DENTIST?

To find out if there's a Full Cover dentist near you visit www.cigna.co.uk/fullcover.

If you'd prefer to speak to someone in person to find a Full Cover dentist, please call the free-phone helpline on 0808 234 0440. Lines are open Monday to Friday 8am – 8pm. You can also call this helpline if you simply want assistance with arranging your visit to a Full Cover dentist.

WHAT TO TAKE WITH YOU WHEN YOU VISIT A FULL COVER DENTIST

When you visit a Full Cover dentist make sure you take your welcome email/letter with you. Following your appointment you should follow the standard claims process as detailed in this Guide to Claiming.

YOU DECIDE IF YOU WANT TO USE A FULL COVER DENTIST

This is simply an additional feature. If your own dentist is not a Full Cover dentist you can continue to visit them and use your plan. You won't be covered in full but you can still claim up to the standard treatment limits available on DentaCare Level 3. There's even the flexibility for you to move dentist during the year of insurance if you decide.

SOME IMPORTANT POINTS ABOUT USING A HEALTHY DISCOUNTS OR FULL COVER DENTIST

1. The Full Cover feature is subject to the standard policy terms and conditions, the annual maximum benefit and other plan limitations as stated in the List of Benefits within this guide. Some treatments are not available for Full Cover.
2. The use of a Healthy Discounts dentist for claims for dental treatment covered under the Cigna dental plan is subject to the standard policy terms and conditions, the reimbursement limits and annual maximum benefits, and other plan limitations as stated in the List of Benefits within this Guide.
3. Cigna is not responsible for the quality of treatment received from any dentist.
4. Cigna cannot guarantee you will have access to a Healthy Discounts dentist or a Full Cover dentist.
5. Cigna reserves the right to withdraw the Healthy Discounts or Full Cover arrangement at any time or to remove a participating dentist from our list.

SIMPLE CLAIMS PROCEDURE

1. **You** must obtain **Cigna's** prior approval for:
 - > **Major treatment.**
 - > Dental implants.
 - > **Treatment** resulting from an **accident.**
 - > **Oral cancer.**
2. **You** can submit **your** claim:
 - > Online - Log on to **your** member portal, click the My Claims section, and enter **your** details. **You'll** need to upload itemised **treatment** receipts showing full details of the **treatment** carried out and relevant dates. **We** may ask **you** to complete a claim form if **we** need more information about **your** claim.
 - > By email or post – see steps 3-5 below.

Where can I find a claim form?

- > Download a claim form from **your** member portal or visit: www.cigna.co.uk, and click on 'Member downloads' from the 'Members' menu, or
- > If **you** are visiting a Cigna Full Cover **dentist** the **dentist** will provide a copy of the appropriate claim form.



3. A qualified staff member at the **dentist/specialist/hospital** completes and signs the **treatment** section of **your** claim form.



4. **You** provide **your** membership details and **your** signature on the claim form.



5. Post claim form to **Cigna** with **your** original receipts. Alternatively, please scan both sides of the claim form along with the corresponding receipts and email to smyle@cigna.com.

Cigna will quickly refund **you** for the covered costs.

CONTACT DETAILS

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Scotland
PA15 4RJ

Cigna Helpline: **01475 492 351**



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