

Cigna - Frequently Asked Questions for FY2020 Open Enrollment

1. Who is Cigna?

Cigna is a national dental benefits organization serving more than 16.5 million Americans. Cigna provides 24 x 7 customer service to readily assist plan members in obtaining high quality and cost effective care.

2. Why is the City of Somerville transitioning from Delta Dental to Cigna?

The City of Somerville made the decision to transition to Cigna after a thorough review and evaluation of competing proposals. Cigna will provide the City with a strategic partnership to enhance services, support plan members' dental care needs, and manage dental care costs.

3. When will this transition take effect?

This transition will take effect as of July 1, 2019. Expenses incurred for services obtained on or after July 1, 2019, will be submitted to Cigna for processing and payment.

4. What steps do I need to take to continue my dental coverage?

- If you are currently enrolled for dental coverage today and are not planning to make any changes, you do not need to do anything. Your eligibility information is being automatically transferred from Delta Dental to Cigna.
- If you are making a change (i.e. switching from one plan to the other or adding or dropping dependents, etc.) you will need to notify the City's Benefits Team. You can contact the Benefits Team by visiting the Personnel Office at City Hall, calling x3324, or emailing benefits@somervillema.gov.

5. Are dental premiums changing for 2019?

Our new partnership with Cigna will provide participants with lower premiums for 2019.

6. Is the Cigna network the same as Delta Dental?

Like Delta Dental, Cigna has a robust local and national network of dentists. They continue to expand their panel of participating providers and are actively recruiting several of the dentists not previously contracted with Delta.

7. What happens if I am on a leave of absence when open enrollment takes place?

If you are on a leave of absence during Open Enrollment, you will receive communication from the City's Benefit's Team with instructions for enrolling in FY2020 benefits via mail at home.

8. What if I have questions during open enrollment and also prior to July 1- who do I call?

You may contact a Cigna representative to help you understand your plan options and provide personalized recommendations based on what matters most to you. Call **1-888-806-5042** to speak with a Cigna Pre-Enrollment representative.

9. What services are available through Cigna's customer service number?

- A Cigna representative will help you understand the basics of your dental coverage options, check to see if your dentist participates in Cigna's Dental PPO network, and answer any other questions you may have about Cigna dental plans.

Dental Provider Access Questions

10. How can I find out if my dentist is in the Cigna network?

- For an initial review of Cigna providers, you can search online at www.cigna.com.
 - Click on "Find a Doctor, Dentist or Facility"
 - Click on "Plans through your employer or school"
 - Type in Search criteria

11. What if my dentist is not listed in the Cigna Dental PPO network?

- Regardless of which plan you enroll in, you can continue to see your dentist as the plans provide the same level of coverage for both in and out-of-network services.

Dental Plan/Benefit Questions

12. Will the dental plan options be the same, Low Option and High Option?

- The City of Somerville is offering two plans through Cigna that are comparable to the current FY2019 plans:

FY2019 Dental Plan Names	New FY2020 Dental Plan Names
Delta Dental Low Option	Cigna Dental PPO Low Plan
Delta Dental High Option	Cigna Dental PPO High Plan

13. Are the dental plan deductibles, co-insurance and annual maximum amounts changing?

Deductibles, co-insurance, and annual maximum amounts for the Low Plan will not be changing; however, the annual maximum for the High Plan will be increasing from \$1,500 to **\$1,750**.

14. What if I have already satisfied some or all of my deductible and used some or all of the plan's annual maximum from January 1, 2019 through June 30, 2019?

We have made arrangements with Delta Dental to have a file sent to Cigna identifying the individuals that have satisfied a portion or all of the plan deductible, the amount of benefits paid out against their annual plan maximums and the amount of benefits paid against the orthodontia lifetime maximum.

15. What is the WellnessPlus or *Progressive* Maximum feature that is in place for the High Plan?

Individuals that are enrolled in the High Plan will have the opportunity to increase the level of their annual maximum each year simply by utilizing their preventive benefits (i.e. check-up, cleanings, etc.). If an individual goes for at least one check-up or cleaning during the year, their individual plan maximum will increase the following year by \$100 and will continue to do so up to \$2,050 in year four.

16. Will preventive dental care still be covered at 100%?

Yes, oral exams, cleanings (2 per year) and X-Rays are covered at 100%.

17. What if I am still in the middle of treatment at the time of the transition from Delta Dental to Cigna on July 1?

Any services that are performed prior to July 1, 2019 will be the responsibility of Delta Dental and can be submitted to them for payment. Any services performed after July 1, 2019 will be the responsibility of Cigna.

18. What if I am in the middle of treatment for orthodontia services at the time of the transition from Delta Dental to Cigna on July 1?

The terms of the contract that you signed with your orthodontist doesn't change. You are still responsible for the orthodontist's total charge. Your benefit amount under the new Cigna Dental High plan is subject to the 50% coinsurance level, the months of active treatment that you have left when your plan with Cigna starts and the amount of the lifetime orthodontia maximum that you have left (i.e. what was paid out already under the Delta plan plus what is paid out under the Cigna plan cannot exceed \$2,000).

After you enroll in the Cigna plan, your orthodontist should submit to Cigna a copy of the original treatment plan showing the total months of active treatment, the total fee and the banding date. If you have not reached the orthodontia lifetime maximum of \$2,000, Cigna will pay your orthodontist quarterly. If you have prepaid your bill, Cigna can pay you directly.

What to do July 1 and after

19. Start using your new ID cards for all Cigna coverages

- We anticipate that you will have your new Dental ID cards prior to July 1, 2019. The dental card will be mailed directly to your home. Be sure to share your new Cigna ID card with your dentist for services obtained on or after July 1, 2019.
- You can request a card or print a temporary one on myCigna.com after you register on the site. You can also access your ID cards on the mobile app once you have registered on myCigna.com.

20. Create an account on myCigna.com

- Make myCigna your personal health and wellness place. Once you register, you will be able to log on from anywhere to estimate your dental costs, manage and track claims, learn how to live a healthier life, and more.
 - Go to [myCigna.com](https://mycigna.com) and select “Register Now”
 - Enter your personal information
 - Confirm your identity
 - Create your security information and provide your primary email address for enhanced security protection and notifications
 - Review, then select “Submit”

21. Download the myCigna mobile app

- The myCigna Mobile App helps you personalize, organize and access your important plan information on your phone or tablet. Use the myCigna Mobile App to log in anytime, anywhere to:
 - Find dentists and compare cost and quality ratings
 - Review your coverage
 - Manage and track claims
 - Access temporary ID cards and find out how to order new ones
 - Track your account balances and deductibles
 - Find dental information and resources

22. Access Cigna's cost quality transparency tools

- No one wants to pay too much for dental care. That's why myCigna's new find a dentist directory puts more cost and quality information at your fingertips. Using this easy search tool, you can now view cost information for many procedures. The directory also helps you:
 - Compare dentists and costs to help you manage your care
 - Estimate the costs if you need to find a specialist
 - See what you'll pay and what your Cigna plan will pay

23. Cigna is there when you need them – 24/7/365

- By phone, anytime day or night – live, 24/7 customer service, 365 days a year
- Call the number located on the back of your Cigna ID card, 1-800-Cigna24, to speak with a Cigna representative.

