



NALC Health Benefit Plan introduces

CIGNAPlus SavingsSM

A non-FEHB discount dental program

Dental care savings PLUS so much more!



It's easy. CIGNAPlus Savings = Savings PLUS:

CIGNAPlus SavingsSM is a dental discount program that provides NALC Health Benefit Plan members and their dependents with discounted fees. The program is not part of the Plan's FEHB Benefits and is not insurance.

- **Discounts on dental services** – average savings of 35 percent¹ off most commonly performed dental procedures
- **Ease of use** – no waiting periods or frequency limitations
- **Access** – a national network of quality dentists to choose from
- **Simplicity** – no claim forms to file
- **And access to more discounts** – for health & wellness programs and services



CIGNAPlus Savings = The Smart Choice

Ease of Use PLUS Savings

It's true... and with CIGNAPlus Savings.... NALC Health Benefit Plan members and their dependents can access discounts on dental services whenever needed, saving time and money. You have hassle-free access to discounts on dental services:

- NO claim forms
- NO deductibles
- NO age limits
- NO waiting periods
- NO benefit maximums
- NO frequency limitations, and
- NO pre-existing condition limitations



Program Disclosures:

- The CIGNAPlus Savings program is NOT Insurance.
- The program provides discounts at certain providers for dental care.
- The program does not make payments directly to the providers for dental services.
- The member is obligated to pay for all dental care services, but will receive a discount from those providers who have contracted with CIGNA Dental.
- This program is offered by: CIGNA Dental, PO Box 15070, Plantation, FL 33318. Telephone: 1.877.521.0244.*

Note: Review the full Terms and Conditions on the enrollment form or on the website at www.cignaplussavings.com.

* In Florida, the CIGNAPlus Savings program is a discount medical plan offered by CIGNA Dental.

CIGNAPlus Savings program offered by NALC Health Benefit Plan

You have more reasons to smile with the CIGNAPlus Savings program, powered by CIGNA Dental Network Access®! This program is a dental discount program, which offers NALC Health Benefit Plan members and their dependents a way to access dental care at discounted fees. It's easy to use.

Every \$1 you spend on preventive dental care, could save you \$8 to \$50 in restorative and emergency treatment.¹ For example, dental x-rays can help detect gum disease sooner. And the sooner it's detected, the easier and less expensive it is to treat.

Sample Dental Discounts:

Procedure	Usual Fee *	CIGNAPlus Savings Discounted Fee **	Savings Percentage
Two periodic exams (adult)	\$67	\$46	31%
Two cleanings (adult)	\$131	\$90	31%
Two x-rays	\$29	\$20	31%
One resin composite filling	\$108	\$69	36%
One full set of dentures	\$951	\$666	30%
One resin composite filling (1 surface anterior, adult or child)	\$108	\$69	36%
Two quadrants of periodontal scaling and root planing	\$347	\$222	36%

* Usual Fees may vary by region.

** Discounted Fees may vary from the sample listed above. Members should consult with their network dentist prior to beginning any treatment.

It's Easy. CIGNAPlus Savings = Savings PLUS

Save an average of 35 percent² off most commonly performed dental services. X-rays and cleanings, as well as crowns, root canals, and braces are all available at discounted fees. This program is available in most major metropolitan areas; consult the online provider directory to locate a participating provider.

Once you are enrolled and receive your ID card, you can start to reap the savings of the program by:

- Locating a participating dentist by visiting www.cignaplussavings.com or by calling 1.877.521.0244
- Making an appointment with any of the more than 64,000 qualified participating dental providers
- Presenting your ID card at the dental office at time of service to receive discounts
- Paying the discounted fee in full to the office at time of service

¹ www.adha.org (American Dental Hygienist Association)

² Average discount percentages are calculated by comparing nationwide average contracted rates to national average charges data. Actual savings will vary based upon procedure, geographic location, and the CIGNA Dental specific contracted rate set up with the dentist/specialist.

This is not insurance

Getting Started

What is my cost?

The monthly self only premium is \$3.75 and \$5.50 for self and family.

Can I visit any dentist?

You can visit any dentist who participates in the CIGNAPlus Savings program. Consult the online provider directory on www.cignaplussavings.com.

Can family members use different dentists?

Absolutely. Each enrolled family member can visit his or her own dentist who participates in the program.

Is access to this program available if members travel out of their home state?

Yes. Members can access services from any of our participating providers, even when traveling away from home. Members always need to verify that the provider participates in the program prior to scheduling an appointment.

Is the dental discount the same among participating dentists?

No. The amount of discount will vary among participating providers and those procedures not included on the negotiated fee schedule may not be subject to a discount.

What if I need to see a specialist?

Once you are enrolled in the program, you can see participating specialists and general dentists in our network for treatment.

Can I change my dentist or specialist?

Yes. You can change to another participating dentist or specialist at anytime and you do not need to let us know.

Can I visit a dentist who does not participate in the program?

If you visit a dentist who does not participate in the program, you will not receive a discount.

How can I learn more about this program and enroll?

You can learn more and enroll by visiting www.cignaplussavings.com.

CIGNAPlus SavingsSM is a dental discount program that provides members access to discounted fees, pursuant to schedules negotiated by CIGNA Dental with participating providers, which members are responsible for paying in full, directly to participating providers. CIGNA Dental refers to Connecticut General Life Insurance Company.

Although all participating providers go through a credentialing process to assure that they are appropriately licensed and qualified, CIGNA Dental does not otherwise guarantee nor is it responsible for the quality of any services or products purchased by members. CIGNA Dental, PO Box 15070, Plantation, FL 33318. Telephone: 1.877.521.0244.

A discount program is NOT insurance, and the member must pay the entire discounted charge.

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CIGNAPLUS SAVINGS

*gives you
another reason to*

smile