**Important Information About Your Dental Plan**

**From Coverage…to Claims…to Customer Service: What you need to know about your dental plan**

**CIGNA wants to make it as easy as possible for you to use your dental plan.  That’s why we’ve put together the following list of answers to the Frequently Asked Questions we receive from our members.  We hope they are helpful to you!**

1.  Quick Reference Information:

* What is the Customer Service telephone number?

For assistance, call 1-800-244-6224.

* Where should I mail my [dental claim forms](http://www.bates.edu/PreBuilt/hr/hr-dental-claim-form.pdf)?

*Cigna Dental*

*PO Box 188037*

*Chattanooga TN  37422-8037*

*2.  Coverage*

* How do I find a participating dental provider?

At [www.mycigna.com](http://www.mycigna.com/)  you will find the most up-to-date listing of dentists participating in the Radius Network.  Remember you do not need to visit a network dentist to receive benefits, but if your dentist does participate in the Cigna Radius network you know they have agreed to a contracted rate.

* What is the difference between a deductible and coinsurance?

Typically, a deductible is a fixed dollar amount that you have to pay before an insurance policy begins to pay benefits.  Coinsurance is the percentage of health care expenses that you are responsible for paying after your deductible has been met.  You should check your Schedule of Benefits or Certificate of Coverage to see how these terms are defined and whether or not they apply to your dental coverage.

* When I visit my dentist, is my coinsurance and deductible due at the time of my appointment?

Yes, if your dental plan includes coinsurance and/or a deductible, it is due at the time of your (or your covered dependent’s) office visit.

* What is assignment of benefits?

You can choose to have dental claim reimbursements mailed directly to the dental provider.  Simply, sign the assignment of benefits box on your claim form.  Aetna Dental will, in turn, mail any applicable payments directly to the provider which may eliminate your having to pay for services up front.  Please discuss payment options directly with the provider.

3.  Claims

* How do I file a dental claim?

If your provider does not file the claim on your behalf, you must file a [Dental claim form](http://www.bates.edu/prebuilt/hr/hr-dental-claim-form.pdf).   Your dental provider can assist you in filling in the appropriate information on the claim form.  Mail your completed form to Cigna Dental, PO Box 188037, Chattanooga, TN  37422-8037.

* What is a dental pre-determination of benefits and how do I request one?

A pre-determination of benefits allows your dental provider to determine your benefit prior to rendering services.  Most dental providers will handle that pre-determination for you.  If not, you’ll need to obtain a [Dental claim form](http://www.bates.edu/prebuilt/hr/hr-dental-claim-form.pdf)  and check the “request for predetermination/preauthorization” box at the top of the form.  Your dental provider can assist you in filling in the appropriate information on the claim form.  Mail your completed form to Cigna Dental, PO Box 188037, Chattanooga, TN  37422-8037.

* Does my plan include orthodontic coverage?

No, but you may use the Bates Healthcare Reimbursement Account for orthodontia charges.

* How long do I have to file a claim?

You have 12 months from the date of service to file a claim.

* A provider has billed me.  How do I know how much of the bill I have to pay?

You are responsible for any cost shares (deductibles, coinsurance, etc.) plus, you may be responsible for the difference between the amount billed and the maximum amount allowed by your CIGNA Dental plan.

To verify any outstanding amounts you may owe, please refer to your Schedule of Benefits or Certificate of Coverage.

* How can I check the status of my claim?

It’s easy!  Sign up for [mycigna.com](http://www.mycigna.com/) and view your claims on-line.

4.  Customer Service:

* Where can I find more information about my dental plan or benefits?

Your Schedule of Benefits or Certificate of Coverage describes your plan and benefits.  You can also call Customer Service at 1-800-244-6224.

* What type of information can I receive from Customer Service?

Our Customer Service Representatives can tell you about your benefits, claims and eligibility for services.

5.  Cigna Dental Member ID Cards:

* How do I order additional ID cards?

Call Customer Services at 1-800-244-6224 or order through your personal account established at [www.mycigna.com](http://www.mycigna.com/).

Please note: The benefits information contained in these Frequently Asked Questions is for general information only.  For more specific benefits information please consult your Schedule of Benefits or Certificate of Coverage.

To view the Summary Annual Reports [Click Here](http://www.bates.edu/x117723.xml).