



EMBASSY OF THE STATE OF KUWAIT HEALTH DIVISION

4301 Connecticut Avenue, N.W. · Suite 330 · Washington, D.C. 20008 Telephone: (202) 686-4304 Fax: (202) 686-4308 or (202) 686-0092

الطلبه الاعزاء ,,

يسر المكتب الصحي بواشنطن أن يرحب بالطلبه القادمين للدراسه في الولايات المتحده الامريكه ويسعدنا أن نقدم لكم بعض المعلومات والنصائح المهمه للتعرف على الخدمات التي تقدمها شركة التأمين الصحي (CIGNA):-

أولاً:- توفر شركة التأمين الصحي (CIGNA) بطاقه صحيه لكل طالب تثبت انضمامه للتأمين الصحي فيجب الحرص عليها وتقديمها عند الطلب لمقدمي الخدمات الصحيه.

ثانياً:- يتم استخدام البطاقه الصحيه بواسطة الطالب المحدد فيها , وهي غير قابله للاستعمال أو التحويل لشخص اخر. وفي حال استعمال البطاقه بطريقه غير صحيه فسوف يتحمل الطالب المسئوليه الناجمه عن ذلك والعقوبات القانونيه الأخرى.

ثالثاً:- يجب على الطالب سرعة ابلاغ المكتب الصحي هاتفيا في حال فقدان البطاقه الصحيه مع ابلاغنا برقم (Embassy ID No) وذلك للحصول على بطاقة تأمين أخرى.

رابعاً:- نرجو عدم ارسال أي فواتير طبيه للمكتب الصحي ويجب ارسالها الى شركة التأمين مباشرة.

خامساً:- يجب أخذ موافقه مسبقه من شركة التأمين قبل دخول المستشفى وكذلك خدمات الاسنان

سادساً:- ننصح الطلبه بضرورة التعامل مع الاطباء وكذلك اطباء الاسنان والمستشفيات المعتمدين من شركة التأمين (In Network) حتى لا يكونوا عرضة لتحمل جزء من المصروفات الناتجه عن التعامل مع الاطباء والمستشفيات خارج شبكة التامين (Out of Network).

يمكنكم الحصول على اسماء الاطباء / اطباء الاسنان / المستشفيات داخل الشبكه أو أي استفسارات أخرى تتعلق بالتأمين الصحي او بالفواتير الطبيه بالطرق التاليه:-

Tel: Medical (1) 800-462-7486

Tel: Dental (1) 800-441-7150

Web Site www.cigna.com



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سابعا:- لا تصرف أدوية بدون وصفه طبيه أو أي أدويه تتعلق بخدمات طبيه مغطاة من قبل شركة التأمين.

ثامنا :- يتحمل الطالب فرق المصروفات بين الخدمات الطبيه التي يقدمها الاطباء داخل شبكة التأمين عن خارجها.

(Difference between Out of Network & in Network)

تاسعا:- Waiver Health Insurance = التنازل عن التأمين الصحي التابع لجامعتك.
يرجى ملء ورقة التنازل عن التأمين الخاص بالطالب في جامعته او المعهد من اجل التنازل عن هذا لتأمين. بل انه من المهم جدا أن تتم هذه العملية والا فإن الرصيد المستحق من الحفاظ عليه يقع على مسؤولية الطلاب.

مع تحيات
المكتب الصحي- واشنطن



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Dear Students:

We would like to take this opportunity to welcome you and wish you all the best throughout your studies. Good health and much success in your future endeavors.

We would like you to read this important information carefully; it highlights only a summary of your insurance rules and regulations.

Pre-Certification: All hospital admissions or complex diagnostic tests should be pre-certified from the insurance company before the service is rendered. In case of hospitalization you must call your insurance company within 48 hours to inform them of this. The member, colleague, hospital staff or the physician in charge is to notify the insurance company. Failure to do so will lead to denial of payment for such charges.

Always use providers that participate (In-Network) with Cigna Healthcare. **If you choose to use Out-Of-Network providers, the difference between Out-Of-Network & In-Network balances will be the students' responsibility.**

Cigna generates an Explanation of Benefits (EOB) after any bill they receive. It is very essential to read these explanations that you receive from Cigna. These explanations contain important information regarding the status of your bill and allow you to receive payment information on your submitted invoices.

Report any Change of Address to your advisors at the Cultural Office in order to have an updated address with your insurance company.

All bills should be sent directly to the insurance company at the address provided on the back of your insurance card.

If you make payments on your invoices to the provider, you should send the original itemized invoice along with the receipt to Cigna Healthcare for reimbursement. It is important to make a copy of this for your files.

It is highly imperative that you cooperate with the insurance company to speed up the payment process of your invoice; therefore, your cooperation is needed for any additional information requested.

To better assist you when calling our office, you should always provide us with your Cultural Office Identification number.



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When calling your insurance company Cigna HealthCare, you should always provide your insurance ID number that is on your insurance card.

Lost card should be reported immediately to Cigna HealthCare or to our office.

Waiver Health Insurance: Please fill out the necessary health insurance waiver form at your educational institution (or university) in order to waive their insurance. It is very important that this process is done; otherwise it is the students' responsibility for any balances due.

Access to your individual Cigna account can be done so by logging on to www.mycigna.com. The policyholder can register with mycigna.com to access benefit and claim information for the entire family. It is very important for each policyholder to register in order to have access to paid medical/dental claims and be updated with crucial information.

These are some important phone numbers in different departments at Cigna HealthCare:

I – Benefits Verifications:

Medical: (800) 244-6224

Dental: (888) 336-8258 Ext. 5353

II – Eligibility, List of In-Network Providers and Bills Questions:

Medical: (800) 462-7486

Dental: (800) 441-7150

Web Site Address: www.cigna.com

*For any issues pertaining to the health insurance, please contact the Student Health Department at the Kuwait Health Office (please see below).

Best wishes from the Kuwait Health Office!

CONTACT INFORMATION:

Marybeth Byrdy

Tel: 202-464-3353

mbyrdy@kwtempassy.org

Yvette Ly

Tel: 202-379-1683

ysipin@kwtempassy.org



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FINDING PROVIDERS IN THE CIGNA NETWORK

Go to the online directory at www.cigna.com

You can search the **online provider directory** on the Cigna website.

- Click “**Find a Doctor**” at the top of the page.
- Select a **Plan** for your search:
 - Medical Plan – PPO
 - Dental Plan – PPO
- Enter your **full address OR City and State OR Zip Code**
- Select the type of **Provider** searching for – e.g. **Doctor, Dentist, Hospital**

Or call Cigna at 1-800-CIGNA24 (1-800-244-6224)

You can use the automated office locator or speak to a Customer Service Representative for help locating a Provider. You can also request a customized directory based on the type of provider you are looking for in your area.

Call your current Provider (e.g. physician, dentist) to see if he/she participates with CIGNA. When you call, be sure to ask if they participate in the CIGNA PPO Network.

Get connected to my Cigna

Once you're enrolled in the plan, simply register at www.myCIGNA.com

Then, check your benefits and more:

- View your personalized medical/dental benefits information
- Search for claims (history)
- Search for a network Provider by name, specialty or location.



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HEALTH INSURANCE WAIVER FORM

Please check with your respective Universities/Colleges if you are required to complete a **Health Insurance Waiver Form**.

The Universities/Colleges provide their students health insurance, however, since you are already being provided health and dental insurance, you will need to waive/opt out of the University/College health insurance plan. **It is the students' responsibility to waive the University/College health insurance plan and complete the health insurance waiver form.**

Important Note: There is usually a DEADLINE to submit the Health Insurance Waiver Form

****It is important that this is completed, otherwise any balances due is the students' responsibility.***

The Health Insurance Waiver Form may be faxed to our office:

Attention: Student Department
Kuwait Health Office
Fax: 202-733-1157
or 202-686-5126

We will assist in completing the waiver form and will fax this back to your University/College.

Please make sure to include your Cigna Id#/Embassy Id# and your University/College Id#.

If you need additional assistance in completing this, or need further information to submit to your University/College, please do not hesitate to contact the Student Department (please see below).

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Tel: 202-464-3353
mbyrdy@kwtempassy.org

Yvette Ly
Tel: 202-379-1683
ysipin@kwtempassy.org



CIGNA HealthCare

Your CIGNA Benefit Plan

Embassy of Kuwait - Student Health / Prescription Program

These are only the highlights

This Benefit Summary highlights only some of the many benefits available under your plan.

A complete description regarding the terms of coverage, including legislated benefits and exclusions and limitations are provided in your Health Benefits Booklet.

Benefits are administered by Connecticut General Life Insurance Company.

PREVENTIVE CARE

Our goal is to keep you healthy: Our preventive care benefits help uncover potential problems before they affect your health. See the Summary of Benefits inside for specific preventive care coverages.

EMERGENCY CARE

Don't worry. No matter where you travel in the U.S, you are covered for emergency care.

CHOICE OF DOCTORS

You can use any "preferred provider" in our network or you can go out of network.

OUT OF NETWORK COVERAGE

You're still covered when you go out of network, but your costs will be higher. No referrals are needed however, you'll have to pay for services received and file a claim for reimbursement.

WHAT IS A NETWORK

A network consists of doctors, hospitals, lab, x-ray & skilled nursing facilities, home health care agencies and pharmacies under contract with the CIGNA Preferred Provider Organization to provide medical services to covered individuals.

HOSPITALIZATION

Your costs will be lower when you use a hospital in our network and your stay has been pre-approved.

CIGNA's TOLL FREE CARE LINE

Call for assistance in finding a preferred provider, or for steps to take before admittance to a hospital. Call CIGNA Careline at 1-800-244-6224 for further information.

NO CLAIMS OR OTHER PAPERWORK

In the network, just show your CIGNA ID card. There's no paperwork hassle.

WHAT IS PRE-CERTIFICATION

Pre-certification means that prior to a hospital stay you must call CIGNA and give them the details about your stay. In an emergency, you must call within 48 hours.

LANGUAGE LINE- 800-244-6224

Language line is a service provided by CIGNA and AT&T. Tell the customer service representative at CIGNA that you wish to communicate in a different language.

Kuwait Student Health Program

Preferred Provider Organization Benefit Summary

This is a summary of benefits for your Preferred Provider Organization. *Plan maximum and service specific maximums (dollar and occurrence) cross accumulate between in and out-of-network unless otherwise noted.*

<i>Benefits</i>	<i>CIGNA Health Care Preferred Provider Organization Plan</i>	
	<i>In-Network</i>	<i>Out-of-Network Subject to Reasonable and Customary (UCR) Allowance</i>
<i>Lifetime Maximum</i>	\$ 100,000	
<i>Calendar Year Deductible</i>	Not applicable	Not applicable
<i>Out-of-Pocket Maximum</i>	Not applicable	Not applicable
<i>Outpatient Doctor's Office Visits</i> For illness/injury Allergy Treatment	Covered at 100% Covered at 100%	Covered at 100% Covered at 100%
<i>Preventive Care</i> Routine Preventive Care for Children (including immunizations) Routine Eye Exam Adult Routine Care Well Woman Care (including Pap Test) Mammograms	Covered at 100%, from birth thru age 18 One per year One per year One per year Covered at 100%	Covered at 100%, from birth thru age 18 One per year One per year One per year Covered at 100%
<i>Second Opinions for Surgery</i>	Covered at 100%	Covered at 100%
<i>Outpatient Preadmission Testing Office Visit</i> Outpatient Facility	Covered at 100% Covered at 100%	Covered at 100% Covered at 100%
<i>Inpatient Hospital Facility Services</i> Semi-private room	Covered at 100% Limited to the semi-private negotiated rate	Covered at 100% Limited to semi-private rate

***Important note:**

***100% Out-of-Network**

***100% of Reasonable and Customary Charges, the difference is student's responsibility.**

(Out-of-Network: Any charges above the Usual, Reasonable and Customary Charges will be the student's responsibility).



CIGNA HealthCare

Benefits	CIGNA Health Care Preferred Provider Organization Plan	
	In-Network	Out-of-Network <i>Subject to Reasonable and Customary (UCR) Allowance</i>
Inpatient Hospital - Facility Services (cont.)		
Private room	Limited to the semi-private negotiated rate	Limited to semi-private rate
Intensive Care Unit	Limited to the negotiated rate	Limited to the ICU daily
Inpatient Hospital Doctor's Visits/Consultations	Covered at 100%	Covered at 100%
Inpatient Hospital Professional Services Surgeon Radiologist Pathologist Anesthesiologist	Covered at 100%	Covered at 100%
Multiple Surgical Reduction	Multiple surgeries performed during one operating session result in payment reduction of 50% of the surgery of the lesser charge. The most expensive procedure is paid as any other surgery.	
Outpatient Surgical Facility Services	Covered at 100%	Covered at 100%
Outpatient Professional Services Surgeon Radiologist Pathologist Anesthesiologist	Covered at 100%	Covered at 100%
Emergency Care		
Doctor's Office (Participating/Non-Participating)	Covered at 100%	Covered at 100%*
Hospital Emergency Room, Outpatient Facility or other Urgent Care Facility	Covered at 100%	Covered at 100%*
Ambulance	Covered at 100%	Covered at 100%* *except if not a true emergency, then covered at 50%
Skilled Nursing Facility Up to a maximum of 50 days per calendar year No prior hospitalization required	Covered at 100%	Covered at 100%

***Important note:**

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Benefits	CIGNA Health Care Preferred Provider Organization Plan	
	In-Network	Out-of-Network <i>Subject to Reasonable and Customary (UCR) Allowance</i>
Independent Lab and X-ray Services (Facility and Professional Services) Hospital Outpatient Lab and X-ray Facility Doctor's Office	Covered at 100% Covered at 100% Covered at 100%	Covered at 100% Covered at 100% Covered at 100%
Outpatient Short Term Rehabilitation Includes: Physical Therapy Speech Therapy Occupational Therapy Chiropractic Therapy (includes Chiropractors)	Covered at 100% Up to 30 visits per calendar year	Covered at 100% Up to 30 visits per calendar year
Home Health Care Up to a maximum of 40 visits per calendar year	Covered at 100%	Covered at 100%
Outpatient Private Duty Nursing	Covered at 100%	Covered at 100%
Hospice Inpatient Facility Outpatient Setting	Not covered, except as medically necessary Not covered	Not covered Not covered
Bereavement Counseling	Covered under Mental Health	Covered under Mental Health
Maternity Initial visit to determine pregnancy All subsequent Prenatal visits, Postnatal visits and Delivery Hospital Birthing Center	Covered at 100% Covered at 100% Covered at 100% Covered at 100%	Covered at 100% Covered at 100% Covered at 100% Covered at 100%
Organ Transplants Includes all medically appropriate, non-experimental transplants Inpatient Facility Physician's Services	Covered at 100% Covered at 100%	Covered at 100% Covered at 100%
Durable Medical Equipment	Covered at 100%	Covered at 100%
External Prosthetic Appliances	Covered at 100%	Covered at 100%

***Important note:**

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***100% of Reasonable and Customary Charges, the difference is student's responsibility.**

(Out-of-Network: Any charges above the Usual, Reasonable and Customary Charges will be the student's responsibility).



CIGNA HealthCare

Benefits	CIGNA Health Care Preferred Provider Organization Plan	
	In-Network	Out-of-Network <i>Subject to Reasonable and Customary (UCR) Allowance</i>
Mental Health Inpatient up to 30 days per calendar year Outpatient up to 30 visits per calendar year; up to \$1,000 per calendar year	Covered at 100% Covered at 100%	Covered at 100% Covered at 100%
Alcohol and Drug Abuse Rehabilitation Inpatient up to 30 days per calendar year Outpatient up to 60 visits per calendar year; up to \$1,500 per calendar year	Covered at 100% 70% no deductible	Covered at 100% 50% no deductible
Dental Care Limited to accidental injury of sound, natural teeth sustained while covered under the Medical plan. Doctor's Office Inpatient Facility Outpatient Surgical Facility Physician's Services	Covered at 100% Covered at 100% Covered at 100% Covered at 100%	Covered at 100% Covered at 100% Covered at 100% Covered at 100%
TMJ Limited benefit provided on a case by case basis. Always excludes appliances and orthodontic treatment. Doctor's Office Inpatient Facility Outpatient Surgical Facility Physician's Services	Covered at 100% Not covered, except medically necessary Covered at 100% Covered at 100%	Covered at 100% Not covered, except medically necessary Covered at 100% Covered at 100%

***Important note:**

***100% Out-of-Network**

***100% of Reasonable and Customary Charges, the difference is student's responsibility.**

(Out-of-Network: Any charges above the Usual, Reasonable and Customary Charges will be the student's responsibility).



CIGNA HealthCare

Benefits	CIGNA Health Care Preferred Provider Organization Plan	
	In-Network	Out-of-Network <i>Subject to Reasonable and Customary (UCR) Allowance</i>
Prescription Drugs 30 day supply Includes: Oral contraceptives Contraceptive devices Insulin Insulin needles & syringes Glucose test strips Lancets Prenatal prescription vitamins Prescription vitamins Fluoride preps Smoking Cessation Products Infertility drugs Injectable drugs	Provided by RxPRIME No deductible \$0 copay No No Yes Yes Yes Yes Yes No No No No No	Provided by RxPRIME No deductible \$0 copay No No Yes Yes Yes Yes Yes No No No No No
Mail Order Drugs 90 day supply	Provided by Tel-Drug \$0 Brand copay \$0 Generic copay	Not covered
CIGNA'S Care Line	Option 1 - channeling to network providers, Away-From-Home-Care	
Preadmission Certification - Continued Stay Review (required for all Inpatient Admissions)	Mandatory penalty applied to hospital inpatient charges for failure to contact Intracorp to precertify admission (employee is responsible for contacting Intracorp). 100% reduction for any admission reviewed by Intracorp and not certified. 100% reduction (room & board) for any additional days not certified by Intracorp.	
Case Management	Coordinated by Intracorp. This is a service designed to provide assistance to a patient who is at risk of developing medical complications or for whom a health incident has precipitated a need for rehabilitation or additional health care support. The program strives to attain a balance between quality and cost effective care while maximizing the patient's quality of life.	

Please note, these are limited benefits and subject to approval. We recommend for you to check with the insurance company prior to service.

***Important note:**

***100% Out-of-Network**

***100% of Reasonable and Customary Charges, the difference is student's responsibility.**

(Out-of-Network: Any charges above the Usual, Reasonable and Customary Charges will be the student's responsibility).



CIGNA HealthCare

Benefit Exclusions (by way of example but not limited to):

- ~ Services not medically necessary, except specifically outlined preventive care
- ~ Cosmetic Surgery, unless a) a person receives an injury, while insured for these benefits, which results in bodily damage requiring the surgery; or b) it qualifies as reconstructive surgery following medically necessary surgery; c) it is required to provide or restore a normal bodily function; or d) it is performed on a dependent who is less than 16 years old.
- ~ Charges which the person is not legally required to pay
- ~ Charges made by a hospital owned or operated by the U.S. government if the charges are directly related to a sickness or injury connected to military service
- ~ Experimental or investigational procedures and treatments not approved by the American Medical Association
- ~ Any injury resulting from, or in the course of, any employment for wage or profit
- ~ Any sickness covered under any workers' compensation or similar law
- ~ Custodial services not intended primarily to treat a specific injury or sickness, or any education or training
- ~ Reports, evaluations, examinations or hospitalizations not required for health reasons
- ~ Reversal of voluntary sterilization procedures
- ~ Charges for or in connection with in-vitro fertilization, artificial insemination, or any other similar procedure
- ~ Transsexual surgery and related services
- ~ Surgical treatment for correction of refractive errors, including radial keratotomy
- ~ Routine foot care
- ~ Amniocentesis, ultrasound, or any other procedures requested solely for sex determination of a fetus, unless medically necessary to determine the existence of a sex-linked genetic disorder
- ~ Over the counter disposable or consumable supplies, including orthotic devices
- ~ The following drugs or medicines; diet pills, minoxidil, Retin-A unless medically necessary, and non-prescription drugs
- ~ Charges in excess of the Reasonable and Customary allowance
- ~ Speech therapy if a) used to improve speech skills that have not been fully developed; b) can be considered custodial or educational; or c) intended to maintain speech communication. Speech therapy which is not restorative in nature will not be covered.
- ~ Routine eye exams and eyeglasses or lenses with the exception of the first pair of lenses or glasses following cataract surgery
- ~ Routine hearing exams or hearing aids
- ~ Treatment of teeth/periodontium under the medical plan except for emergency dental work to stabilize teeth due to injury to sound natural teeth

This Benefit Summary highlights some of the benefits available under your plan. A complete description regarding the terms of coverage, exclusions and limitations, including legislated benefits, will be provided in your insurance certificate or plan description.

Benefits are insured and/or administered by Connecticut General Life Insurance Company.

***PLAN EXCLUSIONS WILL ALSO INCLUDE ANY PLAN EXCLUSIONS UNDER CURRENT CONTRACT USING STANDARD CIGNA LANGUAGE.**



CIGNA Dental Benefit Summary

Embassy of the State of Kuwait - Student Plan

All deductibles, plan maximums, and service specific maximums (dollar and occurrence) cross accumulate between in and out of network.

Benefits

CIGNA Dental PPO

Network	In-Network		Out-of-Network	
	CIGNA DPPO -Core			
Calendar Year Maximum (Class I, II and III expenses)	\$3,000		\$3,000	
Annual Deductible Individual Family	None None		None None	
Reimbursement Levels**	Based on Reduced Contracted Fees		80th percentile of Reasonable and Customary Allowances	
	Plan Pays	You Pay	Plan Pays	You Pay
Class I - Preventive & Diagnostic Care Oral Exams Routine Cleanings Full Mouth X-rays Bitewing X-rays Panoramic X-ray Periapical X-rays Fluoride Application Sealants Space Maintainers Emergency Care to Relieve Pain Histopathologic Exams	100%	No Charge	100%	No Charge
Class II - Basic Restorative Care Fillings Root Canal Therapy/Endodontics Osseous Surgery Periodontal Scaling and Root Planing Denture Adjustments and Repairs Oral Surgery – Simple Extractions Oral Surgery – all except simple extractions Anesthetics Surgical Extractions of Impacted Teeth Repairs to Bridges, Crowns and Inlays	100%	0%	100%	0%
Class III - Major Restorative Care Crowns Dentures Bridges Inlays/Onlays Prosthesis Over Implant	100%	0%	100%	0%
Class IV - Orthodontia Lifetime Maximum	50%	50%	50%	50%
	\$1,000 Covered for Children & Adults		\$1,000 Covered for Children & Adults	

There is no missing tooth limitation included in the plan(s).

Pretreatment review is available on a voluntary basis when extensive dental work in excess of \$200 is proposed.

**For services provided by a CIGNA Dental PPO network dentist, CIGNA Dental will reimburse the dentist according to a Contracted Fee Schedule. For services provided by an out-of-network dentist, CIGNA Dental will reimburse according to Reasonable and Customary Allowances but the dentist may balance bill up to their usual fees.

*Important note:

*100% Out-of-Network

*100% of Reasonable and Customary Charges, the difference is student's responsibility.

(Out-of-Network: Any charges above the Usual, Reasonable and Customary Charges will be the student's responsibility).

CIGNA Dental PPO Exclusions and Limitations

Procedure	Exclusions and Limitations
Late Entrants Limit	50% coverage on Class III and IV for 12 or 24 months
Exams	Two per Calendar year
Prophylaxis (Cleanings)	Two per Calendar year
Fluoride	1 per Calendar year for people under 19
Histopathologic Exams	Various limits per Calendar year depending on specific test
X-Rays (routine)	Bitewings: 2 per Calendar year
X-Rays (non-routine)	Full mouth: 1 every 36 consecutive months., Panorex: 1 every 36 consecutive months
Model	Payable only when in conjunction with Ortho workup and extensive Perio treatment
Minor Perio (non-surgical)	Various limitations depending on the service
Perio Surgery	Various limitations depending on the service
Crowns and Inlays	Replacement every 5 years
Bridges	Replacement every 5 years
Dentures and Partial	Replacement every 5 years
Relines, Rebases	Covered if more than 6 months after installation
Adjustments	Covered if more than 6 months after installation
Repairs - Bridges	Reviewed if more than once
Repairs - Dentures	Reviewed if more than once
Sealants	Limited to posterior tooth. One treatment per tooth every three years
Space Maintainers	Limited to non-Orthodontic treatment
Prosthesis Over Implant	1 per 60 consecutive months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth colored material on molar crowns or bridges
Alternate Benefit	When more than one covered Dental Service could provide suitable treatment based on common dental standards, CIGNA HealthCare will determine the covered Dental Service on which payment will be based and the expenses that will be included as Covered Expenses

Benefit Exclusions:

- Services performed primarily for cosmetic reasons
- Replacement of a lost or stolen appliance
- Replacement of a bridge or denture within five years following the date of its original installation
- Replacement of a bridge or denture which can be made useable according to accepted dental standards
- Procedures, appliances or restorations, other than full dentures, whose main purpose is to change vertical dimension, diagnose or treat conditions of TMJ, stabilize periodontally involved teeth, or restore occlusion
- Veneers of porcelain or acrylic materials on crowns or pontics on or replacing the upper and lower first, second and third molars
- Bite registrations; precision or semi-precision attachments; splinting
- A surgical implant of any type
- Instruction for plaque control, oral hygiene and diet
- Dental services that do not meet common dental standards
- Services that are deemed to be medical services
- Services and supplies received from a hospital
- Charges which the person is not legally required to pay
- Charges made by a hospital which performs services for the U.S. Government if the charges are directly related to a condition connected to a military service
- Experimental or investigational procedures and treatments
- Any injury resulting from, or in the course of, any employment for wage or profit
- Any sickness covered under any workers' compensation or similar law
- Charges in excess of the reasonable and customary allowances
- To the extent that payment is unlawful where the person resides when the expenses are incurred;
- Procedures performed by a Dentist who is a member of the covered person's family (covered person's family is limited to a spouse, siblings, parents, children, grandparents, and the spouse's siblings and parents);
- For charges which would not have been made if the person had no insurance;
- For charges for unnecessary care, treatment or surgery;
- To the extent that you or any of your Dependents is in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid;
- To the extent that benefits are paid or payable for those expenses under the mandatory part of any auto insurance policy written to comply with a "no-fault" insurance law or an uninsured motorist insurance law. CIGNA HealthCare will take into account any adjustment option chosen under such part by you or any one of your Dependents.
- In addition, these benefits will be reduced so that the total payment will not be more than 100% of the charge made for the Dental Service if benefits are provided for that service under this plan and any medical expense plan or prepaid treatment program sponsored or made available by your Employer.

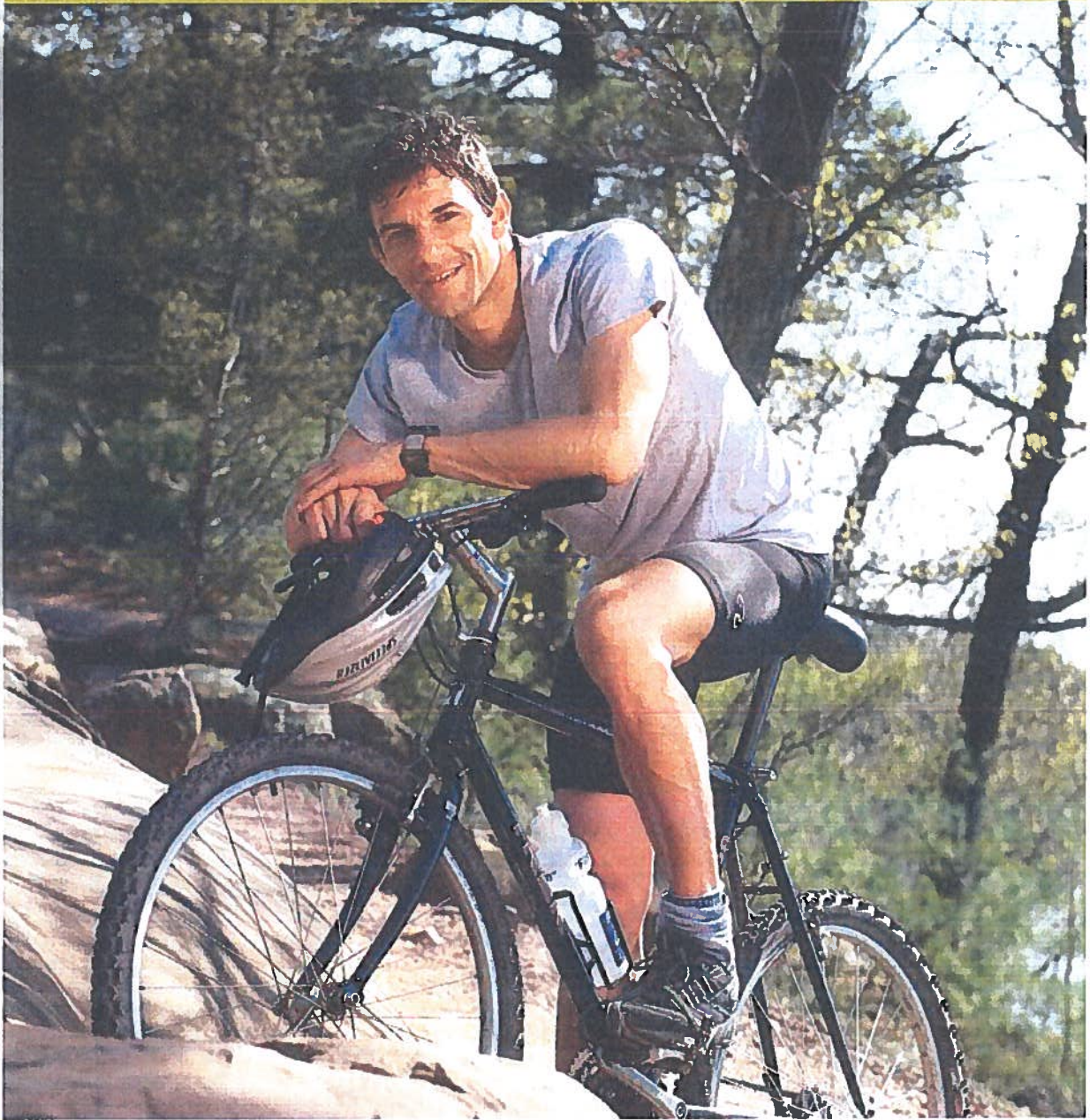
This benefit summary highlights some of the benefits available under the proposed plan. A complete description regarding the terms of coverage, exclusions and limitations, including legislated benefits, will be provided in your insurance certificate or plan description. Benefits are insured and/or administered by Connecticut General Life Insurance Company.

"CIGNA HealthCare" refers to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these subsidiaries and not by CIGNA Corporation. These subsidiaries include Connecticut General Life Insurance Company, CIGNA Health and Life Insurance Company, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc.

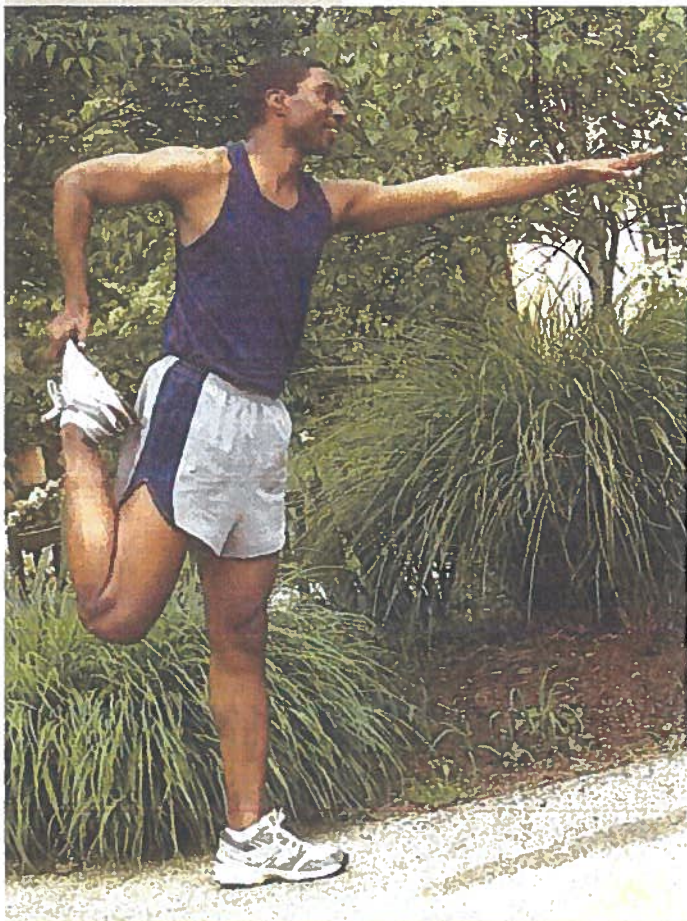
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HEALTHY REWARDS



If **good health** is its own reward,
consider this a well-deserved **bonus**.



CIGNA Healthy Rewards includes special offers on programs and services designed to help you enhance your health and wellness. The offers include brand names such as Weight Watchers®, Mayo Clinic books, Jenny Craig®, and more.

Reward yourself.

CIGNA Healthy Rewards® broadens your health care choices and saves you money — by providing discounts whenever you use Healthy Rewards participating providers. To find them, simply call 1.800.870.3470. Or, visit myCIGNA.com.

NO REFERRALS. NO CLAIM FORMS. NO CATCH.

There's no time limit or maximum to Healthy Rewards if you're a member. So use them whenever you need them.

If your CIGNA HealthCare plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards are separate from your plan benefits. The program doesn't apply to your plan copayments or coinsurance. The choice to use the discounts is entirely yours — no doctor's referral is required. No claim forms, either. Set the appointments yourself, and enjoy savings by showing your ID card when you pay for services.

A better, healthier lifestyle is only a click away at myCIGNA.com.

The following pages highlight Healthy Rewards programs, which are available to members of any CIGNA HealthCare medical, dental, pharmacy, or behavioral health plan.

For a complete list, visit myCIGNA.com.



WEIGHT MANAGEMENT AND NUTRITION

Weight Watchers®: For more than 40 years Weight Watchers has been teaching people how to lose weight safely by promoting healthy lifestyles. Now you have access to three Weight Watchers programs: traditional meetings, Weight Watchers Online Subscriptions, and Weight Watchers At Home. Visit myCIGNA.com for details.

Jenny Craig®: This popular weight loss program provides personalized weight loss and weight management services, including nutritionally balanced, prepared Jenny's cuisine. You can sign up for a free 30-day trial membership or take advantage of discounts of up to 50 percent on six-month and one-year programs. Visit myCIGNA.com for more details.

Healthy Roads for Living Weight Management Program: This program incorporates four important elements of weight control: nutrition, exercise, guided imagery and relaxation techniques. Includes personal progress reports to track your improvements.

Weight Management Scales: Need a scale? Take advantage of our special offer with drugstore.com and receive \$10 off select scales. For more information, please visit myCIGNA.com.



FITNESS

Fitness Club Memberships: Receive fitness club memberships at reduced rates. Simply choose a participating facility and you'll have access to fitness activities from aerobics to weight lifting.

Just Walk 10,000 Steps-a-Day™: A fun, easy way to fit regular exercise into your busy schedule. The eight-week program includes an ACCUSPLIT X 120 pedometer, online tools to log daily steps and track progress, and educational materials that include a walking handbook and stretch card with illustrations. Visit myCIGNA.com to register.

Curves®: This popular fitness clubs chain helps women achieve their fitness-related goals, with over 7,500 locations nationwide. CIGNA members can pay a discounted service fee on a 12-month check draft membership at a participating Curves facility. Members are responsible for monthly fees and must show their CIGNA ID cards at participating Curves locations.

Make a healthy resolution today.



TOBACCO CESSATION

QuitNet®: An online smoking cessation program that combines several effective methods into one easy-to-use program. Includes intensive social support, highly personalized content, access to and support for approved pharmaceutical therapies, and professional counseling. Combining these key components increases the likelihood of success compared with usual treatment or do-it-yourself techniques. Visit myCIGNA.com for the special lifetime membership rate.

Tobacco Solutions: Healthy Rewards makes it easier (and less expensive) to quit smoking. Get the help you need with discounted Novartis Habitrol® nicotine replacement patches. The eight-week program includes a behavioral CD and access to a toll-free support line. You can also get discounts on nicotine patch supplies, gum and lozenges. To find out more, visit myCIGNA.com.

Healthy Roads for Living Tobacco Cessation Program: Thanks to this telephonic and web-based program, tobacco users receive support and a personalized cessation plan to meet their individual needs. Quit today for a healthier tomorrow!



MIND/BODY

Yoga Journal: Yoga can reduce your stress and increase your flexibility. Now you can save money through several Yoga Journal offers, including discounts on annual subscriptions, DVDs, and conferences.

Healthyrads for Living Mind/Body Program: The use of positive mental visualization and relaxation techniques can help employees to lose weight, quit smoking, reduce pain, prepare for surgery or even cope with chronic illness.

SpaFinder: Go to a spa to lose weight, get in shape, escape from daily stresses, or simply relax. CIGNA members have access to over 3,500 participating facilities including day, destination, hotel, and medical spas (for a complete list, visit myCIGNA.com). Members receive 10 percent off gift certificates with free ground shipping.





VISION AND HEARING CARE

Exams, Eyewear and Contacts: Healthy Rewards offers discounts on exams, frames, lenses, contacts and accessories at thousands of eye care locations nationwide, including LensCrafters®, Sears, JCPenney, Pearle, and Target.

Lasik Vision Correction: A technique that may reduce or eliminate the need for glasses or contacts. Initial consultations are free through participating providers.

Hearing Exams and Aids: Save on hearing aids and hearing tests. Screenings are free.



VITAMINS, HEALTH AND WELLNESS PRODUCTS

Drugstore.com: An online pharmacy that stocks the same health and wellness items as the corner drugstore — for less.

Healthroads for Living: Visit myCIGNA.com to order vitamins & herbal supplements at a discount. We'll ship your order to your door, with no charge for standard deliveries.



ALTERNATIVE MEDICINE

Acupuncture: A painless, ancient healing technique, acupuncture can help to correct imbalances in the body caused by a variety of illnesses or conditions — resulting in pain relief and better health.

Chiropractic Care: Relief from pain, better mobility and improved circulation are proven benefits of this time-honored method.

Massage Therapy: A variety of new and ancient massage techniques that soothe muscles, tone up circulation and help to relieve pain naturally.



DENTAL CARE

Sonicare®: Good oral hygiene helps prevent and treat gum disease and contributes to good overall health. CIGNA members can get discounts on a Sonicare Essence e5300 toothbrush. The offer includes valuable rebate coupons for brush heads and the Xtreme 3000 sonic brush. Get replacement heads for the Essence e5300 through drugstore.com at already low everyday pricing. Members can aid brushing compliance and save even more on shipping by taking advantage of the auto delivery program.

Anti-Cavity Products: Take advantage of a free trial offer and get discounts on a wide variety of anti-cavity products from Epic, including chewing gum, mouthwash, toothpaste, mints and sweetener. These products contain xylitol, which can help reduce cavities, according to recent clinical studies.



Some Healthy Rewards programs are not available in all states. If your CIGNA HealthCare plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your medical benefits. **A discount program is NOT insurance, and the member must pay the entire discounted charge.**

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HEALTHY LIFESTYLE PRODUCTS

Mayo Clinic Books: Get health information from a trusted source — at a discount. Choose from more than 20 topics, including fitness, women's health, and healthy aging. Receive a free premium book with each purchase. Visit myCIGNA.com for a list of topics and ordering information.

Magazine Discounts: Save on newsstand prices and subscription rates on popular health, wellness, and special interest magazines, including *Fitness*, *Prevention*, *Consumer Reports*, *Bon Appétit*, *Time*, *Health*, and more. Discounts apply to renewed subscriptions. Find the coupon on myCIGNA.com, print and mail it to the address shown.