Healthy mouth. Healthy life.

That's something to smile about





Cigna Healthcare, Global Health Benefits is here to help you

At Cigna Healthcare, Global Health Benefits, we know you're busy and balancing the demands of a hectic work schedule and active personal life can leave little time for you and your health. So finding time to schedule your twice-yearly preventive care visits at the dentist may be the last thing on your mind. But consider this

- There are over 2 million emergency room visits each year for dental emergencies in the United States (U.S.), costing far more than a routine dental appointment.
 Preventive care, such as regular checkups and early treatment, can significantly reduce these costly and avoidable ER visits.¹
- Nearly 42% of adults aged 30 and older have periodontitis, a serious form of gum disease.
 Regular dental checkups are essential for early detection and treatment, helping prevent progression to severe disease.²



Important reasons to make dentist appointment now

You may think dental check-ups are all about getting your teeth cleaned. But your dentist does much more than polish your pearly whites when you visit. Regular dental visits are important because they allow your dentist to:

 Detect cavities (tooth decay) early. Your dentist examines your teeth to find cavities while they're still minor. The earlier you catch them, the less expensive cavities are to treat.

- Catch gum disease early. Many people with periodontal (gum) disease don't even realize they have it.
- Detect early-stage oral cancer. Your dentist can check your mouth for signs of oral cancer. This is especially important if you smoke or use tobacco.
- Check your fillings. Your dentist will examine your fillings to make sure they're secure, and find any that are defective or have decay.
- Catch dry mouth or bad breath. Your dentist can catch and treat oral conditions that cause dry mouth or bad breath.
- Review your oral hygiene. Your dentist and hygienist can help you build and maintain good dental hygiene habits.



Find and choose a dentist or dental specialist

As a covered global customer, you have access to the Cigna Healthcare directory of providers. While you can access care through any licensed provider of your choosing, by selecting a Cigna Healthcare contracted provider, your costs may be lower and the provider may be able to settle your claim directly with Cigna Healthcare.

Two important ways to find a provider:

- Access the online directory of dental providers through Cigna Envoy. Once on the Cigna Envoy home page, select 'Find a Provider' to begin your search.
- 2. Call our global service center (24/7/365) by using the number on the back of your Cigna Healthcare global ID card.



Global Health Benefits

Cigna Envoy and the Cigna Envoy app

Cigna Envoy® is your personalized online health resource. The tools and information are developed specifically for globally mobile individuals so you can easily find the information you need. With Cigna Envoy, you can manage your health plan all in one place.

- ✓ View your global ID card information
- Use our provider directory to get help finding an in-network health care provider in your location
- View benefits and exclusions, including coverage details for you and your family members, as well as your claim history



Get real-time access to your health information with the Cigna Envoy App

The Cigna Envoy mobile app is free to Cigna Healthcare global customers. It's available from the App Store® or Google Play.TM

Click the app button or scan the QR code to download the app today.³





Benefits helpful information

- You have the freedom to choose any dental provider to use your benefits
- Present your Cigna Healthcare global ID card and ensure the provider calls the Cigna Healthcare Global Service Center at the number on the back of your global ID card
- The provider can direct bill Cigna Healthcare using the Cigna Healthcare Global Payor ID number on the back of your global ID card
- If the provider will not submit claims to Cigna Healthcare, then you will need to pay for the service and submit for reimbursement
- Submitting a claim is fast, easy and can be done on your phone through the Cigna Envoy app³



A valuable plan with a wide range of coveraage

No matter whom you choose as your dentist, you'll be glad to know that many plans cover:

- ✓ Preventive care (cleaning, X-rays and more)
- ⊗ Basic care (fillings, restorative work)
- ✓ Orthodontics

All plans contain exclusions and limitations, and you will need to check your plan's specific details to see which benefits are available to you. In addition, coverage for any of these services may require satisfying any waiting period and/or meeting your deductible.