# Cigna Healthcare Dental Virtual Care.

Access dental care 24/7/365 without leaving home.

Plan year January 1 - December 31, 2026



#### The dentist will see you now.

Toothaches, chipped teeth and oral infections don't care what time of day it is. But neither do the **Cigna Healthcare**<sup>SM</sup> **Dental Virtual Care**<sup>1</sup> dentists. If you need dental care and are unable to reach your regular provider, you now have the option to consult with a dentist through a video call. The best part? **Cigna Healthcare Dental Virtual Care** is available **24 hours a day, seven days a week, 365 days a year!** 

#### Convenient dental consults at home.

While we recommend that you contact your dentist first to see if they can provide virtual care, we recognize this may not always be possible. That's why we've partnered with Dental.com, a virtual dental care company. Dental.com connects you with a licensed dentist who, through a video call, can help address urgent dental situations like toothaches, infection, swelling, bleeding, and more. They can also prescribe medication<sup>2</sup> to be filled at your local pharmacy, if necessary.

If in-person care is necessary for your dental issue, Dental.com will help refer you to a local Cigna Healthcare dentist. They will also share any records from your virtual visit with your local provider.

#### Cost and claim information.

Cigna Healthcare Dental Virtual Care consults are processed as in-network claims on your plan, and have no co-pay or coinsurance costs. If your plan has frequency limits (for example, if your plan only covers two exams per plan year), these consults will count toward those limits. They also count toward the annual dollar maximum on your plan (this is the maximum dollar amount your plan will pay toward covered services in a plan year).

## How to access Cigna Healthcare Dental Virtual Care.

If your dentist is unable to assist with your urgent dental care need, simply log on to your **myCigna.com**® account and follow the prompts to the virtual care portal.

- You must connect to the portal via your myCigna.com account in order to use the service without having to enter a payment method.
- Once you've entered the online portal, you will be directed to the Dental.com website to provide basic health information.
- After you complete the basic health information, you will enter a virtual waiting room where a dentist will connect with you in ten minutes or less.
- If any referrals or prescriptions are given, a Dental.com Virtual Assistant will help you find them in your online portal following the virtual consultation.



#### Frequently asked questions.

My dentist offers virtual visits and is in the Cigna Healthcare network. Can I use them at no cost if I need urgent care?

Yes! We recommend calling your dentist first, as many do provide virtual care.<sup>3</sup>

### What if I already have an account with Dental.com? Can I use that and still have my costs waived?

In order to have your consult covered by your plan, you must link to Dental.com's site from your myCigna.com account. This identifies you as a Cigna Healthcare customer eligible for a consult.

## Can my enrolled dependents use this service and are there limitations on the age of patients?

Your enrolled dependents may also use the service. All ages can be evaluated by the dentists, although those under the age of 18 will need to be "accompanied" by a parent or guardian.

#### Why do I have to create an account with Dental.com? Is it secure?

- In order to provide care, Dental.com needs some information about you, including basic health information, medications you take, allergies you have, etc. This will help the dentist make the most appropriate recommendations during your consult.
- Dental.com's site meets all federal requirements for protecting personal health information under the Health Insurance Portability and Accountability Act (HIPAA).

#### Can a Dental.com dentist prescribe medications if I need them?

Dentists can prescribe medications such as antibiotics and non-narcotic pain relievers. The dentist will send any required prescriptions to the pharmacy of your choice.

There may be costs associated with filling the

There may be costs associated with filling the prescription, depending on your medical or prescription plan.<sup>4</sup>

# Do I have to use the video chat function to talk with a dentist? Can they just talk to me on the phone instead?

They are unable to provide consultations by telephone, because the dentist needs to be able to see you and any visual symptoms of the problem you're having. Video chat is the only way a consult can be performed. It's convenient because it allows you to show the dentist things like a broken tooth, inflammation or other problems you're experiencing.



If you have questions, log on to myCigna to chat with a representative or call I-800-Cigna24. You can also call the number on the back of your ID card.



- 1. Cigna Healthcare provides access to virtual care through national teledental care providers via myCigna.com as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers and is a requirement for this service. See your plan materials for the details of your specific Dental plan. This service is separate from coverage for virtual dental care obtained by your Dental plan's network and may not be available in all areas. A referral is not required for this service.
- 2. Dentists are unable to prescribe opioid or narcotic medications, and are subject to all laws in your residence state regarding the prescribing of medication.
- 3. Virtual consultations with Cigna Healthcare network dentists are subject to applicable frequency limits and annual plan maximums.
- 4. Prescription medications are not covered on Cigna Healthcare Dental plans. For information on out-of-pocket costs for prescribed drugs, please refer to your medical or pharmacy plan documents.

All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, see your plan documents. Dental.com is an independent company and is not affiliated with Cigna Healthcare. Providers are solely responsible for any treatment provided. Video chat may not be available in all areas. Services are separate from the Cigna Healthcare dental plan provider networks.

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