

# J.J. STANIS AND COMPANY, INC.

377 Oak Street Suite 406 • Garden City, New York 11530  
Phone 516 • 465 • 3900 Fax 516 • 465 • 3920



C/o Eastern Suffolk BOCES  
201 Sunrise Highway  
Patchogue, NY 11972

**To: Members of the East End Health Plan and their Eligible Dependents**

**From: East End Health Plan and J. J. Stanis and Company, Inc.**

**Re: CIGNA Discount Dental Plan**

The East End Health Plan along with J. J. Stanis and Company, Inc. is pleased to provide the following information regarding the Discount Dental Plan offered through J. J. Stanis and CIGNAPlus Savings.

The response to this program has been positive; several retired members have enrolled throughout the United States. The broad network of CIGNA participating dentists as well as the ability to nominate dentists has contributed to the success of this program. As a result of this success, our initial enrollment has been modified to allow **ALL** eligible members to **ENROLL IN THE PROGRAM AT ANY TIME**. Enrollment is easy; CIGNAPlus Savings can be accessed on-line: [www.cignaplussavings.com](http://www.cignaplussavings.com) or toll free: 1.877.521.0244. (Attached are step-by-step directions)

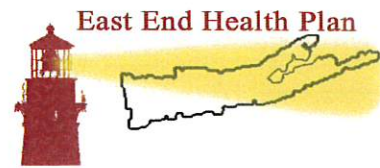
Some of the hi-lights of the Discount Dental Program include:

- This is a Discount Dental Program, **NOT Dental Insurance**
- Discounts from participating dentists could range from 15% to 50% with an average national savings of 35% off average area charges
- Premiums for this program are \$90 Single/\$150 Family **YEARLY**.
- Premiums are payable by credit card with no service fees
- Available to Active or Retired members and their eligible Dependents who **do not** have any other dental coverage
- Flexibility to change network dentists at any time
- CIGNAPlus Savings customers can also take advantage of the Healthy Rewards Program. They will enjoy discounts from a variety of health and wellness products and services arranged by CIGNA including (but not limited to):
  - Eye exams, frames and lenses
  - Hearing Care
  - Chiropractic Care
  - Fitness Club Memberships
  - Massage Therapy
  - Tobacco Cessation Programs

To learn more, or if you have any questions, please feel free to visit the CIGNAPlus Savings website at [www.cignaplussavings.com](http://www.cignaplussavings.com)

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## Who is Eligible for the CIGNA/Discount Dental Program:

- Any member and their eligible dependents of the East End Health Plan that do not have other Dental coverage
- Any Dependent child over the Age of 26 no longer covered under Parent's Dental insurance

## How to Enroll:

Please follow these simple steps to enroll into the CIGNA Discount Dental Program:

Go to:

- [www.cignaplussavings.com](http://www.cignaplussavings.com)
- Choose the "ENROLL" button

You will be prompted to "Enter Promotional or Group Code": (Enclosed is a "key" which will determine the applicable Code – based on current or former school district name).

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## Enter Promotional or Group Code:

When you enter the appropriate Group Code and hit "GO" you will be directed to complete the On Line Enrollment Application. You will be asked to confirm whether or not you have other dental insurance.

☐ I agree to the Terms and Conditions of this Discount Program.

After completing the Enrollment Application, click on the "ENROLL" button.

It's as simple as that!





J. J. STANIS and COMPANY, INC.

## Your Questions Answered: CignaPlus Savings® Program

With CignaPlus Savings®<sup>1</sup>, you can enjoy easy access to strong discounts on quality dental services.



The East End Health Plan is pleased to announce that J. J. Stanis and Company is offering a dental discount program called CignaPlus Savings® to all eligible members beginning on February 1, 2012. Below is a Q&A that will provide you with a valuable overview of the program. Note that a welcome letter and two ID cards will be mailed to your home before the program becomes effective. Then it's up to you regarding which services you want to access!

**Q: Is CignaPlus Savings® an insurance plan?**

**A:** No. CignaPlus Savings® is not insurance. This means that Cigna does not cover a portion of your treatment costs. Instead, CignaPlus Savings (CPS) is a **dental discount program**. Enrolling in CignaPlus Savings is like signing up for a group membership card or a coupon that gets you an **average of 35% off\*** most commonly performed dental services. *You must pay the entire discounted fee at the time of service* for any treatment you receive. X-rays and cleanings, as well as crowns, root canals, and braces are all available at discounted fees. Adults, children and seniors can join this program.

**Q: Do I have to choose a "primary care" dentist at enrollment?**

**A:** No. You can visit any dentist at any time. And, you can change to another dentist or specialist at anytime - you do not need to let us know. However, you will get discounts on your care when you choose a general dentist or dental specialist from our nationwide CignaPlus Savings network: we offer you **more than 80,000 provider locations\*\***. Each enrolled family member can choose their own dentist.

**Q: What do I need to get the program discounts at the dentist's office?**

**A:** After you enroll, we'll send you two ID cards to the address on your form. You can schedule an appointment as soon as you receive your card. First, make sure the dentist you've chosen has joined our CignaPlus Savings network. When you arrive for your appointment, show your ID card. You'll also need some cash, a check or a credit card to pay the network dental office the charges that remain after your discounts are deducted. You **MUST** visit a CPS network dentist **AND** have your ID card with you to get the program discounts. At the time of service, just pay the remaining charges directly to the dentist or specialist. That's it. No deductibles, no claim forms, and no maximums.

**Q: What if I need to see a specialist?**

**A:** You don't need a referral to visit a CPS Network dental specialist. Remember to bring your ID card since you will need to present it to the dental office at the time of service in order to get discounts on your specialty care.

See the next page for more details



**Q: What if I lose my ID card?**

**A:** Just call us toll-free at **1.877.521.0244** to request a replacement ID card. Representatives are available Monday through Friday, from 8:00 a.m. to 8:00 p.m. EST. Or, write us at Cigna Dental, 1571 Sawgrass Corporate Parkway, suite 140, Sunrise, FL 33323-3099. Be sure to include your name, employer group/name (if applicable), address, phone number, and your effective date. We'll contact you if we have questions about your request.

**Q: Can I get discounts when I'm traveling away from home?**

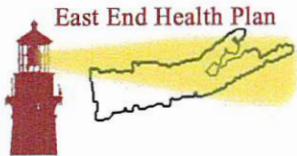
**A:** Yes. The CignaPlus Savings program works with a nationwide network of U.S. dentists so anyone away from home can get program discounts (note, different dentists in different areas charge different fees for the same procedures; so your costs may be different when you're away from home). Visit our online provider directory at **www.cignaplussavings.com** to make sure there is a CPS Network dentist in that area. When you call the dentist's office - even if it's on our list - ask if that dentist accepts your CPS Network card to make sure you can get your program discounts (program not available in AK, MT, ND, SD and WY).

**1.877.521.0244 • www.cignaplussavings.com**



"Cigna" is a registered service mark, and the "Tree of Life" logo and "Cigna Dental" are registered service marks of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries, including Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Cigna HealthCare of Connecticut, Inc., and Cigna Dental Health, Inc. and its subsidiaries, and not by Cigna Corporation. All models are used for illustrative purposes only. \*To compute our average discount percentages, we compare nationwide average contracted rates (network discounts) to national average charges data (full prices without discounts). Actual savings (discounts) in different areas vary based on the dental procedure performed, the geographic location of your dentist, and the CIGNA Dental specific contracted rate set up with the dentist/specialist. \*\*The term "dentist locations" refers to the total number of locations where each network dentist is contracted to provide services to Cigna Dental enrollees. Also referred to as "Access Points." †CignaPlus Savings powered by Cigna Dental Network Access 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. The CignaPlus Savings program is not insurance. It is not protected by any state Life and Health Guaranty Association and is not available in all states or areas.





## East End Health Plan Group Codes by District:

<b>School District Name</b>	<b>Group Code Active</b>	<b>Group Code Retiree</b>
East Quogue UFSD	EQA0112	EQR0112
Eastern Suffolk BOCES	ESA0112	ESR0112
Greenport UFSD	GTA0112	GTR0112
Montauk UFSD	MKA0112	MKR0112
Oysterponds UFSD	OSA0112	OSR0112
Quogue UFSD	QEA0112	QER0112
Remsenburg-Speonk UFSD	RSA0112	RSR0112
Shelter Island UFSD	SIA0112	SIR0112
Southampton UFSD	SNA0112	SNR0112
Southold UFSD	SDA0112	SDR0112
Tuckahoe Common SD	TCA0112	TCR0112
Westhampton Beach UFSD	WBA0112	WBR0112



**OPEN TODAY** to discover the many savings available to you through the CignaPlus Savings® program.

JOHN DOE  
ADDRESS 1  
ADDRESS 2  
CITY, STATE AND ZIP CODE

### Welcome to the CignaPlus Savings® program, powered by Cigna Dental Network Access®!

You're now able to receive savings off the cost of many dental procedures. Simply make an appointment with any of the participating dentists and pay your fee directly to the dentist. It's fast and simple...and gives you peace of mind knowing that your discount has been pre-negotiated. There are more than 85,000<sup>1</sup> participating dentists in the program.

"CignaPlus Savings" is a dental discount program being offered by Cigna Health and Life Insurance Company as a discount medical plan organization that gives customers access to discounted fees for dental services, pursuant to schedules negotiated with participating dentists. As a CignaPlus Savings participant, you have access to Cigna Healthy Rewards<sup>®2</sup>, a program offering discounts on an array of services, including vision, chiropractic, weight management and smoking cessation programs, and much more. Your CignaPlus Savings membership also gives you access to Cigna's Identity Theft Program<sup>3</sup>, providing resolution services via live case managers 24/7/365, and Cigna's Will Preparation Services<sup>4</sup>, providing legal documents and more. Learn more by visiting our website at **CignaPlusSavings.com** and clicking on the Healthy Rewards, Identity Theft Program, and Will Preparation Services links.

Here's how to start receiving your discount today. It's as easy as 1-2-3.

1. **Find a network dentist** – visit **CignaPlusSavings.com** or call our service representatives toll-free at **877.521.0244** to locate a dentist.
2. **Schedule an appointment** – be sure to verify that the dentist participates in the network when making your appointment.
3. **Present your ID card** – to the dental office at your visit in order to receive your on-the-spot discount. Then pay the discounted fee directly to the dental office.

**It's that simple!**

#### Program disclosures:

- CignaPlus Savings program is NOT insurance.
- The program provides discounts at certain dentists for dental care.
- The program does not make payments directly to the dentists for services.
- You are obligated to pay for all dental care services but will receive a discount from those dentists who have contracted with Cigna Dental.
- This program is offered by Cigna Health and Life Insurance Company (CHLIC): 900 Cottage Grove Road, Bloomfield, CT 06152
- In Florida, CHLIC is a discount medical plan organization.
- Program Contact Information: CignaPlus Savings, 8100 SW 10th Street, Suite #2000, Plantation, FL 33324  
Attn: Operations - Cigna Dental Discount Plan,  
Telephone: **877.521.0244**

(over)

CignaPlus Savings® program,  
powered by Cigna Health and Life Insurance Company

The cardholder is directly responsible for all payment to the Dentist.

**This card must be presented in order to receive the Cigna contracted discount.**

Group:

Effective Date:

Cardholder:

Membership Number:

Family/Individual:

Expiration Date:

Send correspondence to: Cigna Dental, 8100 S.W. 10th Street, Suite #2000  
Plantation, FL 33324. Attn: Operations

**Note: This is not insurance.**



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**CignaPlus Savings** – you can use your card immediately and as many times as needed...savings for you **PLUS** much more!

**Remember** you must verify that the dentist is participating in the program, and you must present your card at each visit, prior to receiving services. You pay all applicable charges directly to the dental office at the time of your visit. Actual savings may vary by location; the CignaPlus Savings program projects national discounts of 34 percent<sup>5</sup> off most dental services.

## FREQUENTLY ASKED QUESTIONS:

**Can I find out what the discounted fee is for a particular dental service?** Yes. You can call our service representatives toll-free at **877.521.0244** for information about the discounted fee at a participating network dentist's office. Fees may vary by zip codes and dental offices.

**What if I need to see a specialist?** With your membership, you can see participating specialists and general dentists in our network for treatment. And you can change to another participating dentist or specialist at any time.

**Why do I need to present my CignaPlus Savings card at the dental office?** Your ID card has the Cigna logo on it, which lets the office know that you are a CignaPlus Savings participant and therefore should receive services at the pre-determined, discounted fee. If you don't present your ID card at the dental office, you will not be eligible for discounted charges, even though you are enrolled in the program.

**What happens if I lose my CignaPlus Savings ID card?** Since you need your ID card in order to receive discounted services, you will need to call our service representatives to request a replacement ID card. You won't be able to receive any discounted services until you receive your replacement card.

**Have more questions?** Visit us online at **Cignaplussavings.com** or contact one of our service representatives at the number listed on your ID card. The provisions of the Welcome Letter/ID card, Enrollment Form, and Product Brochure are hereby fully incorporated into and represent a part of your Membership Agreement.

<sup>1</sup> Internal Cigna Data. 2014.

<sup>2</sup> Access to the Healthy Rewards discount program is offered without charge and may be discontinued at any time without notice. Healthy Rewards product and service offerings are subject to change without notice and are not available in all states. **A discount program is NOT insurance and the member must pay the entire discounted charge.** The vendors who participate in this program are independent contractors and are not employees or agents of Cigna and Cigna is not responsible for any of the services or products offered by such vendors.

<sup>3</sup> Cigna's Identity Theft Program services are provided under a contract with Europ Assistance USA. Full terms, conditions and exclusions are contained in the Identity Theft Program service.

<sup>4</sup> Cigna's Will Preparation Services are provided under an arrangement with ARAG. Presented here are highlights of Cigna's Will Preparation Services. Cigna's Will Preparation Services are independently administered by ARAG<sup>®</sup>. Cigna does not provide legal services and makes no representations or warranties as to the quality of

*The CignaPlus Savings program may not be offered alongside or used in conjunction with any other discount dental program or an insurance program. This brochure outlines the highlights of the CignaPlus Savings program. It is not a contract. For complete program details, contact your Cigna representative. The CignaPlus Savings program may not be available in all states or locations and Cigna reserves the right to cancel or discontinue offering the program in its entirety or in specific states or locations.*

To find out if a dentist participates in the program, visit us on-line at **CignaPlusSavings.com** or call our service representatives at 877.521.0244

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