

Dental Implant Extra

A guide for dentists and dental practices



What's changing in 2005?

From January 2005, dentists and dental practices can only act as **introducers** for the CIGNA Dental Implant Extra insurance plan. This guide therefore explains your role as an **introducer** and what steps you need to take to remain compliant with the new Financial Services Authority legislation on the sales of general insurance, which comes into effect from 15 January 2005.

What do I need to do?

As an **introducer**, you can no longer promote the benefits of one particular dental implant insurance plan with your patients.

Instead you must take the following steps when introducing implant insurance to your patients:

1

Inform the patient that they can protect their implant treatment with insurance and explain the general benefits of this type of insurance which are:

For all plans

- protection against accidental damage

For some plans

- protection against accidental damage; and
- protection against failure of the implant to osseointegrate or breakdown of that integration

You can mention the names of the companies who provide implant insurance but you cannot recommend any particular one of them.

2

If the patient is interested in finding out more about the insurance, then direct them to pick up information which you can make available in the practice reception area, which can include helpline and website details for the insurance provider.

You can mention the names of the companies who provide implant insurance but you cannot recommend any particular one of them.



How can CIGNA help?

CIGNA can provide you with the following materials on CIGNA Dental Implant Extra to use in your practice:

- A3 or A4 posters with details of the plan and how to contact CIGNA for a quote
- Leaflets with details of the plan and how to contact CIGNA for a quote
- We can also set up a link from your website to the CIGNA website as a way for patients to find out more about implant insurance and obtain a quote.

You can order these materials by contacting Greg Middleton at CIGNA on:

Tel: 01475 492174 or email: greg.middleton@cigna.com

Any other questions?

Question

- Do I need to be registered with the FSA?
- Will the FSA run checks on dentists?
- Can I continue to offer dental insurance plans?
- Can I continue to provide CIGNA's literature along with the implant treatment plan?
- Can I continue to advertise CIGNA in our publications?
- Can I continue to refer my patient's to CIGNA?

Answer

- No, as long as you are only providing information and not recommending a product, you do not need to be registered.
- No, as you will not be regulated by them.
- Yes as an introducer you can continue to talk to your patients about the general benefits of insurance.
- Yes, as long as you do not recommend that a patient takes out the CIGNA plan, you can provide literature and information.
- Yes, however CIGNA must give their approval on the publication before distribution.
- You can tell your patients there is information from an implant insurer in reception and they can contact the insurer for further information and a quote.

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