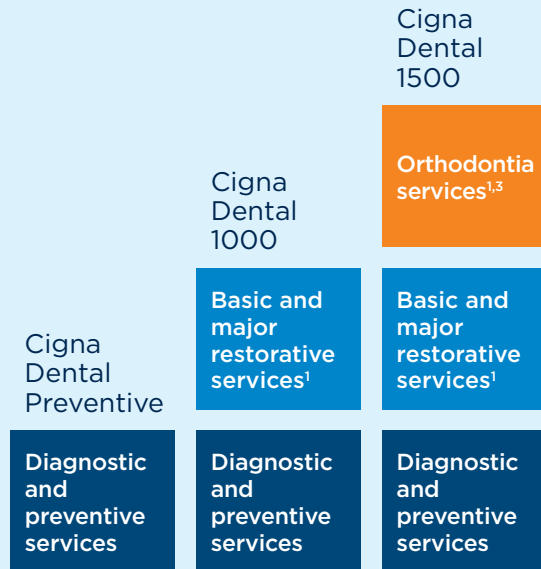


**Cigna Dental offers cost-effective coverage for basic and major restorative services – even orthodontia.<sup>1,3</sup>**

# FLEXIBLE PLAN OPTIONS



**Cigna Dental Plans start from less than \$1 per day<sup>2</sup>**

Some services may have limitations or may not be covered. Coinsurance percentages and covered services may differ in some states. Refer to the Summary of Benefits or your policy for a complete listing of covered and non-covered services.

1. Waiting periods may vary by state. Waiting periods may be waived for select procedures if you have had prior similar dental coverage. The previous plan's termination date must be within 63 days of the start date of this Cigna plan. The prior plan must have been effective 12 or more consecutive months prior to your new plan start date. Waiting periods are waived for Class II and Class III in Maine if under the age of 19. Class IV Orthodontia waiting period cannot be waived.
2. Sample daily rate is based on a single person and represents Cigna's national average rate for all plans (all ages and geographic locations) and reflects rates valid through July 2022. Premiums vary by geographic area.
3. Orthodontia has a separate \$50 deductible and individual lifetime maximum of \$1,000 per person.

**Contact me to get a FREE Cigna Dental insurance quote today.**



Dental insurance policies contain exclusions and limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Rates may vary based on age, family size, geographic location (residential zip code) and plan design. Rates are subject to change upon prior notice in accordance with state law. Some dental plans apply waiting periods to covered basic, major and orthodontic dental care services. For costs and complete details of coverage, contact your licensed insurance agent or broker/producer.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and Cigna Dental Health, Inc. In Texas, the dental plan is known as Cigna Dental Choice Plan, and this plan utilizes the national Cigna Dental PPO Advantage network. The Cigna name, logo and other Cigna marks are owned by Cigna Intellectual Property, Inc.

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**Individual and Family Plans**  
Cigna Health and Life Insurance Company

# CIGNA DENTAL COVERAGE

**Cigna Dental Plans for Individuals and Families**



**Individual & Family Plans**  
Cigna Health and Life Insurance Company

**Together, all the way.®**



# WITH CIGNA, THERE IS MORE TO SMILE ABOUT. AND THERE ARE MORE WAYS TO SAVE.

You get flexible benefits and premium levels to meet your needs and budget, plus:

- ▶ Access to the Cigna DPPO Advantage Network with 89,000+ unique dental providers at more than 300,000 locations across the U.S.<sup>4</sup>
- ▶ No referrals needed.
- ▶ Access to your account online anytime for coverage, claims, ID cards and more on **myCigna.com** or the myCigna mobile® app.<sup>5</sup>
- ▶ No application or processing fees.
- ▶ 24/7/365 customer service.

## 1. Cigna DPPO Advantage Network

When you visit a Cigna DPPO Advantage Network provider, preventive services such as routine check-ups, cleanings and X-rays are covered at 100%.<sup>6</sup>

You also have the flexibility to see dentists who are not in-network, although you may pay more. If you choose to visit a dentist out-of-network, you will pay the out-of-network benefit and the difference in the amount that Cigna reimburses for such services and the amount charged by the dentist, except for emergency services as defined in your policy. This is known as balance billing. Refer to the policy for more details.

4. Cigna data as of May 2022. Subject to change.

5. The downloading and use of the myCigna® mobile app are subject to the terms and conditions of the app and the online store from which it is downloaded.

6. Not all preventive services are covered, including athletic mouth guards. Refer to the policy for a complete list of covered and non-covered preventive services. Frequency limitations apply. State of MD allows only one cleaning per calendar year.

The chart below outlines a few examples of how you can save with a Cigna Dental 1500 Plan. It compares the out-of-pocket cost of services provided by a Cigna DPPO Advantage Network provider with the cost of services from an out-of-network provider as well as with the cost without dental insurance.<sup>7</sup>

	CLASS CATEGORY	CIGNA DPPO ADVANTAGE NETWORK <sup>8</sup>	OUT-OF-NETWORK PROVIDERS <sup>8</sup>	WITHOUT DENTAL INSURANCE <sup>9</sup>
<b>Cleaning</b> (Adult Prophyl) - D1110	Class I	\$0	\$66	\$109
<b>Filling</b> (2 surfaces) - D2392	Class II	\$28	\$175	\$255
<b>Crown</b> (Porcelain & High Noble Metal) - D2750	Class III	\$357	\$1,032	\$1,283
<b>Orthodontics</b> (Braces) - D8080	Class IV	\$2,842	\$5,909	\$6,909

## 2. Plans for all ages

Your Cigna Dental Plan is guaranteed issue. That means you're eligible for coverage regardless of your age.

- ▶ Plans are available for all ages, including those 65 and older.
- ▶ 15% discount on monthly premiums for any additional eligible dependents added to your plan.<sup>10</sup>
- ▶ No waiting periods for many people. If you've recently had similar dental insurance through an employer or elsewhere, waiting periods may be waived for select procedures.<sup>11</sup>

7. If you have a different plan, services may not be covered and discounts may vary. Chart is estimated; benefits may vary by provider and location. Out-of-network expenses may be higher in NC and lower in AK and MA.

8. Estimate based on the national average of a standard Cigna Dental 1500 plan; subject to deductible and coinsurance (as applicable), results in specific states may vary. If you visit an out-of-network provider, you are responsible for the difference in the amount that Cigna reimburses (i.e., Contracted Fee) for such services and the amount charged by the dentist.

9. Estimates based on 2021. Cigna Dental internal claims data, projected to 2022.

10. For each additional eligible dependent, as defined by the policy, added to a primary policy, a 15% discount is applied to the standard rate. Discount is applied in the quote tool.

## 3. Get “extras” at no extra cost

With your Cigna Dental Plan, you'll also get access to:

- ▶ **Brighter Score® feature<sup>12</sup>** – Available on **myCigna.com** or on the myCigna® mobile app,<sup>5</sup> this tool compares dentists based on professional history, affordability and patient experience.
- ▶ **Healthy Rewards®<sup>13</sup>** – Discounts on wellness programs and services, such as eye exams, hearing care, acupuncture, massage therapy, meal programs, gym memberships and more.

11. Waiting periods may vary by state. Waiting periods may be waived for select procedures if you have had prior similar dental coverage. The previous plan's termination date must be within 63 days of the start date of this Cigna plan. The prior plan must have been effective 12 or more consecutive months prior to your new plan start date. Waiting periods are waived for Class II and Class III in Maine if under the age of 19. Class IV Orthodontia waiting period cannot be waived.

12. Brighter features may vary by dentist. These and other dentist directory features are for educational purposes only and should not be the sole basis for decision-making. They are not a guarantee of the quality of care that will be provided to individual patients, and you should consider all relevant factors when selecting a dentist.

13. Healthy Rewards is a discount program, separate from your medical benefits. This program is in addition to, not instead of, your plan benefits. **A discount program is NOT insurance, and you must pay the entire discounted charge.** Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are independent contractors solely responsible for any care or services provided.