



# Today

preventing dental  
problems before  
they start.

# Tomorrow

starting every day with a healthy smile.

## **Cigna Dental Preventive helps protect your dental health.**

The Cigna Dental Preventive insurance plan offers budget-friendly coverage for basic, routine dental care with lower monthly premiums. You get 100% of preventive care dental visits covered and an unlimited annual maximum. Plus, there's no deductible.



### **Questions?**

If you need more plan details, contact your broker.

## **Individual and Family Plans**

Offered by Cigna Health and Life Insurance Company

# Cigna Dental Preventive plan highlights.

See plan details online for additional covered services and coinsurance percentages.

	PLAN PAYS	IN-NETWORK	OUT-OF-NETWORK
<b>DENTAL</b> <b>No deductibles or calendar-year maximums</b> Check to see if your dentist is in-network at <a href="https://www.cigna.com/ifp-providers">Cigna.com/ifp-providers</a>	<b>For Class I:</b> Preventive/Diagnostic services, such as oral exams, cleanings and X-rays <sup>1</sup>	100% <sup>1</sup>	100% of the contracted fee <sup>2</sup>
	<b>For Class II:</b> Basic restorative services, such as fillings and simple extractions	Not covered	Not covered
	<b>For Class III:</b> Major restorative services, such as crowns, dentures and bridges	Not covered	Not covered

See plan details for additional covered services and coinsurance percentages. As a reminder, you save the most money when you see in-network providers.

## Make the most of your plan with these perks.

The Cigna Dental Preventive plan gives you the benefits and convenience you're looking for. You'll also get access to Cigna Healthcare<sup>SM</sup> Healthy Rewards<sup>®</sup>, which offers exclusive discounts on health and wellness programs and services.<sup>3</sup>

Enjoy discounts on all plan-covered dental services when you see an in-network dentist, plus:

- Access to 80,000+ dentists and specialists at convenient nationwide locations<sup>4</sup>
- Coverage for around \$1/day<sup>8</sup>
- One-stop plan access and help choosing the right dentist with the Brighter Score<sup>®</sup> feature<sup>5</sup> on [myCigna.com](https://www.mycigna.com)<sup>®6</sup> or the [myCigna App](https://www.mycigna.com)<sup>7</sup>
- 24/7/365 customer service

1. Not all preventive services are covered. Frequency limitations apply. For more information review plan documents.
2. You may pay more for out-of-network charges if the dentist's charges exceed the amount Cigna Healthcare reimburses for billed services. Refer to the policy for more details.
3. **Healthy Rewards programs are NOT insurance.** Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.
4. Cigna Healthcare internal data as of July 2023. Subject to change.
5. 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.
6. Customers under age 13 (and/or their parent/guardian) will not be able to register at [myCigna.com](https://www.mycigna.com)
7. The downloading and use of the myCigna<sup>®</sup> mobile app is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply
8. Sample daily rate is based on a single person and represents Cigna Healthcare's national average rate for all plans (all ages and geographic locations) and reflects rates valid as of July 2023. Subject to change

Dental preferred provider insurance policies (AL, CO, CT, DE, HI, IA, IL, MI, ND, PA, WV and WY: HC-NOT11 et al., AK: HC-NOT53, et al., AR: HC-NOT36 et al., AZ: INDDENTPOLAZ032017, CA: INDDENTPOLCA0713 et al., DC: HC-NOT42, et al., FL: HC-NOT15 et al., GA: INDDENTPOLGA0317, ID: HC-NOT51 et al., IN: HC-NOT23, et al., KS: HC-NOT49 et al., KY: HC-NOT44, et al., LA: INDDENTPOLLA0713, HC-NOT32 et al., MA: HC-NOT11 et al., ME: HC-NOT58, et al., MI: INDDENTPOLAMIO42021.Prev, MO: INDDENTPOLMO0713, MN: INDDENTPOLMN0713, MS: HC-NOT48 et al., MT: INDDENTPOLMT0713, NC: HC-NOT18, et al., NE HC-NOT47 et al., NH: INDDENTPOLNH.PREV, NJ: HC-NOT46, et al., NV: HC-NOT39 et al., OH: INDDENTPOLOH0317, OK: HC-NOT26 et al., OR: INDDENTPOLOR0713, RI HC-NOT35 et al., SC: HC-NOT19 et al., SD HC-NOT59 et al., TN: HC-NOT20 et al., TX: HC-NOT21 et al., UT: HC-NOT50 et al., VA: INDDENTPOLVA0317, VT HC-NOT56 et al., WA: INDDENTPOLWA0317, WI HC-NOT54 et al.) have exclusions, limitations, reduction of benefits and terms under which a policy may be continued in force or discontinued.

Product availability may vary by location and plan type and is subject to change. All dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna Healthcare representative.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company and Cigna Dental Health, Inc. In Texas, the Dental plan is known as Cigna Dental Choice, and this plan uses the national Cigna DPPO Advantage network. In Utah, all products and services are provided by Cigna Health and Life Insurance Company (Bloomfield, CT). Please contact your insurance carrier, agent/producer, or the Health Insurance Marketplace if you wish to purchase PPACA-compliant pediatric dental coverage.

In Utah, plans are offered by Cigna Health and Life Insurance Company.

**Not for use in New Mexico.**

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