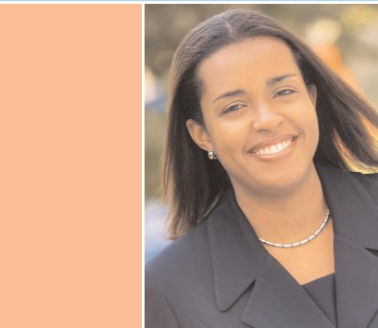


CIGNA DENTAL CARE DECISION GUIDE

How do you decide which dental plan option to select at open enrollment? It helps to determine which plan features are most important to you and your family. The following checklist can help simplify the decision-making process. For each feature listed below, check "Yes" or "No" in the right-hand column depending on its importance. Read the instructions below when you're finished.



CIGNA Dental Care Feature	What It Means to You	Important to You? (Check One)
Easy-to-understand benefits, with reduced, fixed costs for covered procedures	Your CIGNA Dental Care Patient Charge Schedule lists covered services and co-payments, with most preventive and diagnostic procedures covered in full. You don't have to worry about being billed any additional charges for these services, and the co-payments apply to both network general dentists and network specialists.	<input type="checkbox"/> Yes <input type="checkbox"/> No
No deductibles or waiting periods	You can begin using your CIGNA Dental Care plan right away. You don't have to reach a certain level of out-of-pocket expenses or wait for a specific time period to pass before your benefits kick in.	<input type="checkbox"/> Yes <input type="checkbox"/> No
No annual or lifetime dollar maximums	You don't have to worry about your benefits running out after your covered expenses reach a certain dollar amount.	<input type="checkbox"/> Yes <input type="checkbox"/> No
One of the largest national dental HMO-type networks	You and your covered family members can choose a network dental office that's most convenient to home, work, or school. Visit www.cigna.com or call 1.800.367.1037 to locate network providers in your area.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Quality management program	Your network dental office is monitored to help ensure adherence to CIGNA Dental's high standards for quality, appointment availability, and patient satisfaction.	<input type="checkbox"/> Yes <input type="checkbox"/> No
No claim forms required	You never have to worry about filing claims or awaiting reimbursement for out-of-pocket expenses. Though specialty care requires a referral, your network general dentist will handle any paperwork for you.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Orthodontic coverage for children and adults	You and all of your dependents, regardless of age, are eligible for orthodontic coverage with a referral from your network general dentist.	<input type="checkbox"/> Yes <input type="checkbox"/> No

WHEN YOU'RE FINISHED...

Count the boxes you checked "Yes." If more boxes are checked "Yes" than "No," then the CIGNA Dental Care plan may be the right option for you. If you still have questions after reviewing the CIGNA Dental Care enrollment information, you can call 1.800.367.1037 to speak to one of our helpful member service representatives. You can also log onto our Web site at www.cigna.com.



CIGNA Dental
A Business of Caring.

CIGNA Dental refers to the following operating subsidiaries of CIGNA Corporation: Connecticut General Life Insurance Company, and CIGNA Dental Health, Inc., and its operating subsidiaries and affiliates. The CIGNA Dental Care plan is provided by CIGNA Dental Health Plan of Arizona, Inc., CIGNA Dental Health of California, Inc., CIGNA Dental Health of Colorado, Inc., CIGNA Dental Health of Delaware, Inc., CIGNA Dental Health of Florida, Inc., a Prepaid Limited Health Services Organization licensed under Chapter 636, Florida Statutes, CIGNA Dental Health of Kansas, Inc. (Kansas and Nebraska), CIGNA Dental Health of Kentucky, Inc., CIGNA Dental Health of Maryland, Inc., CIGNA Dental Health of Missouri, Inc., CIGNA Dental Health of New Jersey, Inc., CIGNA Dental Health of North Carolina, Inc., CIGNA Dental Health of Ohio, Inc., CIGNA Dental Health of Pennsylvania, Inc., CIGNA Dental Health of Texas, Inc., and CIGNA Dental Health of Virginia, Inc. In other states, the CIGNA Dental Care plan is underwritten by Connecticut General Life Insurance Company or CIGNA HealthCare of Connecticut, Inc. and administered by CIGNA Dental Health, Inc..