

SUMMARY OF BENEFITS

2023 PLAN INFORMATION

Cigna Dental Insurance

The Cigna Pediatric dental plan is included with the purchase of a Cigna medical plan off the Health Insurance Marketplace for individuals up to at 19.¹

DENTAL BENEFIT	Cigna Dental Pediatric Plan	
	CIGNA DPPO ADVANTAGE NETWORK	OUT-OF-NETWORK* Out-of-pocket expenses may be higher; these providers do not offer Cigna customers our contracted or discounted fees.
Individual Calendar-Year Deductible	\$150 per person	
Family Calendar-Year Deductible	\$300 per family	
Calendar-Year Out-of-Pocket Maximum	\$375 per person/\$750 per family	
Payment Levels	Based on provider's contracted fees for covered services	Based on provider's actual billed charges and the contracted fee
CLASS I: PREVENTIVE/DIAGNOSTIC SERVICES		
Preventive/Diagnostic Services Routine Cleanings, Oral Exams, Routine X-Rays, Nonroutine X-Rays, Sealants, Fluoride Treatment, Space Maintainers (non-orthodontic), Emergency Treatment, Periodontal Maintenance	You pay \$0	You pay the difference between the provider's actual billed charges and 100% of the contracted fee
CLASS II: BASIC RESTORATIVE SERVICES		
Basic Restorative Services Fillings, Routine Tooth Extraction, Wisdom Tooth Extraction, Periodontal Deep Cleaning, Root Canal Therapy	You pay 50% of the provider's contracted fee (after deductible)	You pay the difference between the provider's actual billed charges and 50% of the contracted fee (after deductible)
CLASS III: MAJOR RESTORATIVE SERVICES		
Major Restorative Services Crowns, Dentures	You pay 50% of the provider's contracted fee (after deductible)	You pay the difference between the provider's actual billed charges and 50% of the contracted fee (after deductible)
CLASS IV: ORTHODONTIA		
Orthodontia (medically/dentally necessary)	You pay 50% of the provider's contracted fee (after deductible)	You pay the difference between the provider's actual billed charges and 50% of the contracted fee (after deductible)

This summary contains highlights only.

***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 (contracted fee) and the amount charged by the dentist (actual billed charged), except for emergency services.² This is known as balance billing. See Cigna Dental Terms on the last page for *Actual Billed Charges, Balance Billing and Contracted Fee*.**

1. Pediatric coverage may continue through the end of the calendar year in which the individual turns age 19.

2. Emergency services as defined by your plan.

Cigna Dental Plans

PROCEDURE	Cigna Dental Pediatric Plan (up to age 19 ³)	
	FREQUENCY/LIMITATION	
	CLASS I: PREVENTIVE/DIAGNOSTIC SERVICES	
Routine Cleanings	1 per consecutive 6-month period	
Oral Exams	1 per consecutive 6-month period	
Routine X-Rays	Bitewings: 1 set in any consecutive 12-month period	
Nonroutine X-Rays	Full mouth or Panorex: 1 per consecutive 36-month period	
Sealants	1 treatment per tooth per lifetime; payable on unrestored permanent molar teeth only	
Fluoride Treatment	1 per consecutive 12-month period	
Space Maintainers (non-orthodontic)	Limited to non-orthodontic treatment.; only 1 per lifetime	
Emergency Treatment	Paid as a separate benefit when no other dental services are performed (Any X-ray taken in connection with such treatment is a separate dental service)	
Periodontal Maintenance	Only following active periodontal therapy	
CLASS II: BASIC RESTORATIVE SERVICES		
Fillings	1 per 12 months per tooth	
Routine Tooth Extraction	Includes an allowance for local anesthesia and routine postoperative care	
Wisdom Tooth Extraction	Includes an allowance for local anesthesia and routine postoperative care	
Periodontal Deep Cleaning	1 per consecutive 24-month period	
Root Canal Therapy	1 per tooth per lifetime	
CLASS III: MAJOR RESTORATIVE SERVICES		
Crowns	1 per tooth per consecutive 60-month period	
Dentures	1 per consecutive 60-month period	
CLASS IV: MEDICALLY NECESSARY ORTHODONTIA		
Orthodontia (medically/dentally necessary)	Limited to children meeting or exceeding a score of 42 on the Modified Salzman Index or meeting criteria for medical necessity	

This summary contains highlights only.

3. Pediatric coverage may continue through the end of the calendar year in which the individual turns age 19.

Cigna Dental Pediatric Plan

2023 PLAN EXCLUSIONS AND LIMITATIONS

What Is Not Covered By This Plan

Excluded Services

Covered expenses do not include expenses incurred for:

- › Procedures and services which are not included in the list of covered dental expenses.
- › Procedures which are not necessary and which do not have uniform professional endorsement.
- › Procedures for which a charge would not have been made in the absence of coverage or for which the covered person is not legally required to pay.
- › Any procedure, service, or supply provided primarily for cosmetic purposes. Facings, repairs to facings or replacement of facings on crowns or bridge units on molar teeth shall always be considered cosmetic.
- › Procedures, appliances or restorations whose main purpose is to diagnose or treat jaw joint problems, including dysfunction of the temporomandibular joint and craniomandibular disorders or other conditions of the joints linking the jawbone and skull, including the complex muscles, nerves and other tissues related to that joint.
- › The initial placement of an implant unless it includes the replacement of a functioning natural tooth extracted while the person is covered under this plan. The removal of only a permanent third molar will not qualify an implant for benefit under this provision, except in cases where it is dentally necessary.
- › The surgical placement of an implant body or framework of any type; surgical procedures in anticipation of implant placement; any device, index or surgical template guide used for implant surgery; treatment or repair of an existing implant; prefabricated or custom implant abutments; removal of an existing implant.
- › Replacement of lost or stolen appliances.
- › Replacement of teeth beyond the normal complement of 32.
- › Prescription drugs.
- › Any procedure, service, supply or appliance used primarily for the purpose of splinting.
- › Orthodontic treatment, except in cases where it is dentally necessary.
- › Charges for sterilization of equipment, disposal of medical waste or other requirements mandated by OSHA or other regulatory agencies and infection control.

- › Charges for travel time or transportation costs.
- › Temporary, transitional or interim dental services.
- › Any procedure, service or supply not reasonably expected to correct the patient's dental condition for a period of at least three years.
- › Any charge for any treatment performed outside of the United States other than for emergency treatment.
- › Oral hygiene and diet instruction; broken appointments; completion of claim forms; personal supplies (e.g., water flosser, toothbrush, floss holder); duplication of X-rays and exams required by a third party.
- › Any charges, including ancillary charges, made by a hospital, ambulatory surgical center or similar facility.
- › Services that are deemed to be medical services.
- › Services for which benefits are not payable according to the "General Limitations" section.
- › For or in connection with an injury arising out of, or in the course of, any employment for wage or profit.
- › For or in connection with a sickness which is covered under any workers' compensation or similar law.
- › For charges made by a hospital owned or operated by or which provides care or performs services for the United States government, if such charges are directly related to a military-service-connected condition.
- › To the extent that payment is unlawful where the person resides when the expenses are incurred.
- › For charges which the person is not legally required to pay.
- › For charges which would not have been made if the person had no insurance.
- › To the extent that billed charges exceed the rate of reimbursement as described in the Schedule.
- › For charges for unnecessary care, treatment or surgery.
- › To the extent that you or any of your dependents is in any way paid or entitled to payment for those expenses by or through a public program other than Medicaid.
- › For or in connection with experimental procedures or treatment methods not approved by the American Dental Association or the appropriate dental specialty society.
- › For Procedures that are a covered expense under any other dental plan which provides dental benefits.
- › To the extent that benefits are paid or payable for those expenses under the mandatory part of any auto insurance policy written to comply with a "no-fault" insurance law or an uninsured motorist insurance law. Cigna will take into account any adjustment option chosen under such part by you or any one of your dependents. The coverage under this plan is secondary to any automobile no-fault or similar coverage.

General Limitations

No payment will be made for expenses incurred for you or any one of your dependents:

- › For services or supplies that are not dentally necessary.
- › For services received before the effective date of coverage.
- › For services received after coverage under this policy ends.
- › For services for which you have no legal obligation to pay or for which no charge would be made if you did not have dental insurance coverage.
- › For professional services or supplies received or purchased directly or on your behalf by anyone, including a dentist, from any of the following:
 - Yourself or your employer.
 - A person who lives in the insured person's home or that person's employer.
 - A person who is related to the insured person by blood, marriage or adoption or that person's employer.

Cigna Dental Plans

CIGNA DENTAL TERMS

Below you will find easy-to-understand definitions for commonly used words and phrases.

Actual Billed Charges: The fee that a provider charges to a patient for a service who does not have dental insurance. If a patient has dental insurance and visits a Cigna DPPO Advantage Network provider, the provider charges the negotiated rate/contracted fee for covered services.

Balance Billing: When an out-of-network provider bills you for the difference between the charges for a service and what Cigna will pay for that service after coinsurance and the contracted fee have been applied. For example, an out-of-network provider may charge \$100 to fill a cavity. If the contracted fee is \$50 for that service, assuming the calendar-year deductible has already been met and the coinsurance is 50%, Cigna will pay \$25 and you will pay \$25. Because you are visiting an out-of-network provider, the provider may bill you the remaining \$50; thus, your total out-of-pocket cost could be \$75. Balance billing charges are separate from any applicable deductible and coinsurance.

Calendar-Year Deductible: The dollar amount you must pay each year for eligible dental expenses before the insurance begins paying for basic and major restorative care services and orthodontia, if covered by your plan.

Calendar-Year Out-of-Pocket Maximum: The most you will pay for covered services during a calendar year (12-month period beginning each January 1). You will no longer have to pay any coinsurance for covered dental services for the remainder of that year once you reach your calendar-year out-of-pocket maximum.

Cigna DPPO Advantage Network: Dentists who have contracted with Cigna and agreed to accept a predetermined contracted fee for the services provided to Cigna customers. Visiting a provider in this network means you'll save the most money because the fee is discounted.

Coinsurance: Your share of the cost of a covered dental service (a percentage amount). You pay coinsurance plus any deductible amount not met yet for that calendar year. For example, if you go to the dentist and your visit costs \$200, the dentist sends a claim to Cigna. If you have already met your annual deductible amount, Cigna may pay 80% (\$160) and you will pay a coinsurance of 20% (\$40).

Contracted Fee: The fee to be charged for a service that Cigna has negotiated with a contracted provider on your behalf. The most Cigna will pay a dentist for a covered service or procedure for out-of-network dental care is based on a basic Cigna DPPO Advantage fee schedule within a specified area. See example provided under Balance Billing.

Out-of-Network: Providers who have not contracted with Cigna to offer you savings. They charge their own standard fees, also referred to as Actual Billed Charges.

2023 IMPORTANT PLAN DISCLOSURES

Dental plans are insured by Cigna Health and Life Insurance Company, with network management services provided by Cigna Dental Health, Inc. Rates may vary based on age, number of enrolled dependents, geographic location (residential zip code), and plan design.

In Illinois, rates are subject to change upon 30 days' prior notice.

Waiting periods do not apply.

This dental insurance policy (INDDENPEDI.IL.2) has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. The policy may be canceled by Cigna due to failure to pay premium, fraud, ineligibility, when the insured no longer lives in the service area, or if we cease to offer policies of this type or any individual dental plans in the state, in accordance with applicable law. You may cancel the policy, and the cancellation will take effect on the first of the month following our receipt of your written notice. We reserve the right to modify the policy, including policy provisions, benefits and coverages, consistent with state or federal law. The policy renews on a calendar-year basis.

Notice to Buyer: This policy provides dental coverage only. Review your policy carefully.

For costs and additional details about coverage, contact Cigna Health and Life Insurance Company at 900 Cottage Grove Rd., Hartford, CT 06152 or call **866.GET.Cigna (866.438.2446)**.

This policy does not provide any dental benefits to individuals age nineteen (19) or older. This policy is being offered so the purchaser will have pediatric dental coverage as required by the Affordable Care Act. If you want adult dental benefits, you will need to buy a plan that has adult dental benefits. This plan will not pay for any adult dental care, so you will have to pay the full price of any care you receive.



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

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