

CIGNA DENTAL PPO PLANSM

Every \$1 you spend on preventive dental care could save you \$8 to \$50 in restorative and emergency treatment. And research shows a link between gum disease and conditions such as pre-term birth, heart disease, stroke, and diabetes.¹ Dental care is a vital component of your overall health. That's why CIGNA offers a Dental insurance plan, in addition to Medical, that helps you to have access to the regular dental care that can catch minor problems before they become major and expensive to treat.

Dental coverage at an affordable price

Whether you choose a dentist in the CIGNA Dental Core Network², or outside the Network, your coverage includes a wide range of eligible services available to you at the CIGNA negotiated rate. Coinsurance or waiting periods may apply.

- Preventive care (cleanings, x-rays, and more)
- Basic care (fillings, basic restorative work)
- Major services (bridges, crowns, root canals, and more)

More reasons to choose a CIGNA Dental PPO Plan²

- Most diagnostic and preventive care procedures are covered at no cost or low cost to you when you see a participating in-network dentist.
- For other services, you will pay a percentage of the cost—or coinsurance amount—to the dentist at the time of service.
- You don't need to select a primary care dentist.
- You don't need a referral to receive care from a specialist.
- You receive one bill for your medical and dental insurance premiums.

PLAN FEATURES	Dental PPO 50 ²
Individual Deductible*	\$50
Family Deductible*	\$150
Calendar Year Benefit Maximum Per Person*	\$1,000
Preventive/Diagnostic Services** (No Waiting Period)	100%; No Deductible
Basic Restorative Services** (6 Month Waiting Period)	80% Coinsurance
Major Restorative Services** (12 Month Waiting Period)	50% Coinsurance

* In- and out-of-network services combined apply toward dental deductible and benefit maximum

** In-network/out-of-network benefits

Apply for medical and dental coverage today.

Call CIGNA at 1-866-GET-CIGNA (1-866-438-2446)
(8:00 a.m. – 10:00 p.m. ET, Monday – Friday)
or visit www.CIGNAforYou.com.

Already a CIGNA customer?

Call 1-877-484-5967 (8:00 a.m. – 8:00 p.m. ET, Monday – Friday),
or download the Enrollment Form from myCIGNA.com.



Access to a National Network of Dental Professionals

SAVE
MORE

IN-NETWORK

Select a dentist or specialist from the Core Network

Pay less for covered services because the dentists in the Core Network have agreed to offer our customers services at lower negotiated rates, up to 35% off average area charges.³

You'll also **save on out-of-pocket costs** for many services not covered under your plan. Dentists in the Core Network have agreed to offer our customers discounted fees for all procedures on their fee schedules.⁴

Dentists in the Core Network will **submit claims for you**.

All dentists in the Core Network have been screened through a process modeled after **the national quality standards**⁵ and we repeat the process every three years.

OUT-OF-NETWORK

Select any dentist or specialist

Your out-of-pocket expenses will generally be higher because out-of-network dentists have not agreed to offer CIGNA plan customers negotiated rates.

Out-of-network dentists may bill you for the difference between the payment they receive from CIGNA Dental and the usual fees they charge.

You also may have to file your own claims.

These Are Only the Highlights

This summary contains highlights only and is subject to change. The specific terms of coverage, exclusions, and limitations, including legislated benefits, are contained in the Dental Insurance Policy. This Dental Insurance Policy (DENINDGA082010) is insured by Connecticut General Life Insurance Company, a CIGNA Company. For costs and complete details of coverage, including deductibles, coinsurance, exclusions, any reductions or limitations (such as waiting periods, calendar year maximums), and the terms under which the policy may be continued in force, consult the Outline of Coverage or Policy Booklet.

Ready to get started?

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¹ www.adha.org (American Dental Hygienist Association)

² CIGNA Dental PPO 50 is underwritten by Connecticut General Life Insurance Company with network management services provided by CIGNA Dental Health, Inc., and certain of its operating subsidiaries.

³ Average discount percentages are calculated by comparing nationwide average contracted rates to national average charge data. Actual savings will vary based upon procedure, geographic location, and the individual dentist's contracted fees.

⁴ Discounts on non-covered services may not be available in all states.

⁵ Dental professionals must meet the CGLIC national credentialing standards and ongoing comprehensive quality management program requirements.

Rates will vary by plan design, and rates may vary based on age, gender, and geographic location. This dental insurance policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, call CIGNA.

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