Stand Alone Plans
myCigna Dental Preventive
myCigna Dental 1000
myCigna Dental 1500

When Can I Enroll?
You can purchase the myCigna Dental Preventive, myCigna Dental 1000, and myCigna Dental 1500 Plans* anytime during the year through Cigna. There are no open enrollment restrictions or guidelines like medical plans.

Enrollment Effective Dates
The first effective date for a dental plan can be January 1, 2014, or when requested on the application. Effective dates can be the first day of the following month after submitting an application, as long as it is submitted on or before the 15th of the prior month.

Age and Dependent Requirements
• Primary applicants must be age 19 or older; children under the age of 19 may only apply as a dependent on a family plan with one or both parents.
• A newborn child or newly adopted child, born or adopted to an enrolled subscriber, may be added to the subscriber’s plan any time throughout the year within 31 days of the birth or adoption.

Signature Requirements
All applicants and dependents 18 years and older must sign and date the application.

Residency Requirements
Noncitizen Residents:
• Applicants must be a legal U.S. resident and must reside within the U.S. for 6 consecutive months prior to applying for coverage.
• Applicants must reside within the state of Arizona, and within the service area of the selected benefit plan.

U.S. Citizens and Expatriates:
• Citizens residing within the U.S. must reside within the state of Arizona and within Cigna’s service area at time of application.
• If the applicant should move outside of Cigna’s service area the applicant will no long qualify for Cigna coverage.
• Citizens/Expatriates who have been living and working outside the U.S. and who are in process of returning to the U.S. are eligible to apply; the requested effective date must be after their return to the U.S.
Dental Network Savings Program (DNSP)
Cigna offers two ways to save on Dental expenses by offering customer access to dentists who are not part of our network, but have agreed to offer discounts to our customer. To save the most choose a dentist within the Cigna Dental network; however, the DNSP offers discounts for out-of-network dentists participating in this cost containment plan.

Post Enrollment

10-Day Free Look
After the applicant reviews the policy, if they are not satisfied for any reason they can call Cigna at the number on their policy within 10 days. Cigna will refund any premium you’ve paid (including contract fees or other charges) less the cost of any services paid on your behalf or on behalf of any of your covered dependents.

Insufficient Funds Charge
The applicant is responsible for an additional charge of $45 for any check or electronic funds transfer that is returned to Cigna unpaid.

If you have questions about your plan, please call 1.877.Cigna.15 or log on to myCigna.com for more information about your plan.

Note: This ad is not intended for New Mexico residents.

*These Dental Plans does not include pediatric dental services as required under the federal Patient Protection and Affordable Care Act (PPACA). This coverage is available in the insurance market. Please contact your insurance carrier, agent/producer, or the Health Insurance Marketplace if you wish to purchase PPACA compliant pediatric dental coverage.

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, family size, geographic location (residential zip code), and plan design. All rates are subject to change upon prior notice. In NC rates are guaranteed for a 12-month period. Some dental plans apply waiting periods to basic (6 months) and major (12 months) covered dental care services. Plans that cover orthodontia apply a waiting period (12 months) to covered orthodontic services.

Dental insurance policies have exclusions, limitations, reduction of benefits and terms under which policies may be continued in force or discontinued. For costs, and additional details about coverage, contact Cigna Health and Life Insurance Company or call 1.877.Cigna.15.