

CIGNA OFFERS COST-EFFECTIVE, FLEXIBLE DENTAL COVERAGE FOR THE WHOLE FAMILY – INCLUDING ORTHODONTIA.¹

FLEXIBLE PLAN OPTIONS

		myCigna Dental 1500
		Orthodontia services ^{1,3}
	myCigna Dental 1000	
	Basic and major restorative services ¹	Basic and major restorative services ¹
myCigna Dental Preventive		
Diagnostic and preventive services	Diagnostic and preventive services	Diagnostic and preventive services
\$18/month ²	\$31/month ²	\$35/month ²

Some services may have limitations or may not be covered. Coinsurance percentages and covered services may differ in some states. Refer to the Summary of Benefits or your Policy for a complete listing of covered and non-covered services.

1. Waiting periods may apply and differ by state. Not applicable in MO and RI. Waiting periods may be waived if you've had 12 months of continuous prior coverage, (excludes orthodontia benefits).
2. Premiums vary by area and age. Estimates are based on an individual ages 25–59 in Dallas, TX, area code 75001 through 12/31/2015.
3. Orthodontia has a separate \$50 deductible and an individual lifetime maximum of \$1,000 per person.

Call me to get a FREE Cigna dental insurance quote today.



SMILE.
IT'S COVERED.

With Cigna dental insurance.



Dental insurance policies contain exclusions and limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Rates may vary based on age, family size, geographic location (residential zip code), and plan design. Rates are subject to change upon prior notice in accordance with state law. Some dental plans apply waiting periods to covered basic, major and orthodontic dental care services, except in MO and RI. For costs and complete details of coverage, contact your licensed insurance agent or broker.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and Cigna Dental Health, Inc. In Texas, the dental plan is known as Cigna Dental Choice Plan, and this plan utilizes the national Cigna Dental PPO network. The Cigna name, logo and other Cigna marks are owned by Cigna Intellectual Property, Inc.

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Dental coverage for wellness care, basic and major restorative services – even orthodontia.



Individual & Family Plans
Cigna Health and Life Insurance Company



Individual & Family Plans
Cigna Health and Life Insurance Company

WITH CIGNA, THERE IS MORE TO SMILE ABOUT.

YOU GET FLEXIBLE BENEFITS AND PREMIUM LEVELS TO MEET YOUR NEEDS AND BUDGET, PLUS:

- Access to the largest network of dentists contracted to discounted fee arrangements⁴
- No referral needed to see a specialist
- 15% discount on monthly premiums for any additional family members on the plan
- Available for all ages - including those 65 and older
- No application or processing fees
- If you have had dental insurance for more than a year, you may be eligible to waive the waiting period so you won't have to wait for benefits to begin⁵
- No claims submissions. Cigna network dentists submit claims automatically
- 24/7/365 customer service - call us anytime day or night
- myCigna Mobile App for on-the-go access to claims information, providers, ID cards and more

4. NetMinder. DPPO data as of 04/2015, including combined reported Total Cigna Dental PPO counts of unique dentists. Data is subject to change. The Ignition Group makes no warranty regarding the performance of the data and the results that will be obtained by using this data.

5. Excludes orthodontia benefits. Waiting period not applicable in MO and RI. May vary by state. Eligibility is on a per person basis.

6. Some preventive expenses may not be covered like athletic mouth guards. Refer to the Summary of Benefits or your Policy for a listing of covered and non-covered services.

7. Cigna reimburses up to the Maximum Allowable Charge, customers are responsible for remainder of charges, except in MA and AK.

AND, MORE WAYS TO SAVE.



1 CIGNA DPPO ADVANTAGE NETWORK

When you visit a Cigna DPPO Advantage Network provider, preventive services such as routine checkups, cleanings and x-rays are covered at 100%.⁶ With over 94,000⁴ dentists nationwide, there's a good chance yours is in the Cigna DPPO Advantage network. Using dentists in this network will allow you to save the most.

2 CIGNA DPPO NETWORK

The Cigna DPPO Network expands your access to savings. It's an additional group of 51,000⁴ dentists who provide care at a discounted rate.⁷

You also have the flexibility to see dentists who are not in either network, although you will pay more.

ESTIMATE⁸ OF WHAT YOU MAY PAY:

	Cleaning ⁹	Root canal ¹⁰	Bridge ¹¹
Cigna DPPO Advantage Network ⁹	\$0	\$844	\$1,041
Cigna DPPO Network ^{9,12}	\$88	\$1,517	\$2,187
Out-of-network provider	\$148	\$2,533	\$2,899
Without dental insurance	\$229	\$3,138	\$3,740

8. May vary in some states based on provider and location. Estimate based on a myCigna 1500 Plan in a Texas zip code starting with 750. Waiting periods may apply and differ by state. Talk with your broker for more details.

9. Includes cleaning, exam and bitewings.

10. Includes root canal, crown, post and core.

11. One pontic and two crowns.

12. Total Cigna DPPO Network discounts not available in Virginia, Maryland and New York. May vary in some states.

3 HEALTH AND WELLNESS DISCOUNTS

Cigna's Healthy Rewards^{®13} program offers discounts on products and services to help keep you healthy.

- Fitness (clubs and equipment)
- Weight management and nutrition
- Vitamins, health and wellness products
- And more, to keep you smiling

4 HEALTH INTEGRATION

Regular dental care is important to overall good health and well-being. And that's particularly true for pregnant women, and people living with certain health conditions. That's why we offer savings to people with qualifying health conditions through the Cigna Dental Oral Health Integration Program[®].

We provide 100% reimbursement of any coinsurance/ copays for certain dental procedures that help to promote optimal oral health for customers with these health conditions:¹⁴

- Heart disease
- Stroke
- Chronic kidney disease
- Diabetes
- Head and neck cancer radiation
- Pregnancy
- Organ transplants

13. Healthy Rewards is a discount program. This program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your medical benefits. **A discount program is NOT insurance, and you must pay the entire discounted charge.** Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are independent contractors solely responsible for any care or services provided.

14. Health status on these conditions is obtained through a Registration Form where the applicant self-attests to their condition(s) and provides Cigna the right to verify with their physician.