CIGNA DENTAL
Introduces
CIGNAPlus Savings

dental care savings PLUS so much more!
It’s easy. CIGNAPlus Savings = Savings PLUS:

- **Discounts on dental services** – average savings of 32 percent\(^1\) off most commonly performed dental procedures
- **Ease of use** – no waiting periods or frequency limitations
- **Access** – a national network of quality dentists to choose from
- **Simplicity** – no claim forms to file
- **And access to more discounts** – for health & wellness programs and services

CIGNAPlus Savings – The Smart Choice

Ease of Use PLUS Savings

It’s true... and with CIGNAPlus Savings.... members can access discounts on dental services whenever needed, saving time and money. You have hassle-free access to discounts on dental services:

- NO claim forms
- NO deductibles
- NO age limits
- NO waiting periods
- NO benefit maximums
- NO frequency limitations, and
- NO pre-existing condition limitations

Program Overview:

- The CIGNAPlus Savings program is NOT Insurance.
- The program provides discounts at certain providers for dental care.
- The program does not make payments directly to the providers for dental services.
- The member is obligated to pay for all dental care services, but will receive a discount from those providers who have contracted with CIGNA Dental.
- This program is offered by: CIGNA Dental, PO Box 15070, Plantation, FL 33318. Telephone: 1.877.521.0244.
CIGNAPlus Savings by CIGNA DENTAL

CIGNA Dental gives you more reasons to smile with the CIGNAPlus Savings program, powered by CIGNA Dental Network Access℠! This program offers individuals without dental coverage a way to access dental care services at discounted fees. It’s easy to use.

Did you know estimates show that for every $1.00 spent on preventive dental care, $4.00 is saved in the long run? For example, dental x-rays can help detect gum disease sooner. And the sooner it’s detected, the easier and less expensive it is to treat.

Why Choose CIGNAPlus Savings?

Simplicity PLUS Savings

It gives you peace of mind by putting dental care within affordable reach, by providing access to discounts that have been pre-negotiated.

Sample Dental Discounts:

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Usual Fee *</th>
<th>CIGNAPlus Savings Discounted Fee **</th>
<th>Savings Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two cleanings (adult)</td>
<td>$131</td>
<td>$90</td>
<td>31%</td>
</tr>
<tr>
<td>Two x-rays</td>
<td>$29</td>
<td>$20</td>
<td>31%</td>
</tr>
<tr>
<td>One resin composite filling</td>
<td>$108</td>
<td>$69</td>
<td>36%</td>
</tr>
<tr>
<td>One full set of dentures</td>
<td>$951</td>
<td>$666</td>
<td>30%</td>
</tr>
</tbody>
</table>

* Usual Fees may vary by region.

** Discounted Fees may vary from the sample listed above. Members should consult with their network dentist prior to beginning any treatment.

Extra Discounts PLUS Savings with CIGNA Healthy Rewards®

In addition to the dental discounts, CIGNAPlus Savings provides members with access to a variety of discounted health and wellness products and services arranged by CIGNA Dental affiliates, including:

- vision care (laser vision correction, eyewear, contact lenses)
- hearing care
- chiropractic care
- acupuncture
- weight management and tobacco cessation programs
- fitness club memberships
- massage therapy
- guided imagery & mind body techniques
- natural supplements
- health & wellness products
- magazine subscriptions
- anti-cavity products

As a member, you simply use your CIGNAPlus Savings ID card in order to receive these discounts and start taking advantage of the savings immediately. All of the discounts have been pre-negotiated – so you gain the peace of mind that comes from getting a great deal without any hassle. Learn more by visiting our website at www.cignaplussavings.com and clicking on the Healthy Rewards link.

1 Average discount percentages are calculated by comparing nationwide average contracted rates to national average charges data. Actual savings will vary based upon procedure, geographic location, and the CIGNA Dental specific contracted rate set up with the dentist/specialist.

2 Institutes of Medicine, 1998

Healthy Rewards® products and services are subject to change. Some products and services are not available in all states. A discount program is NOT insurance and the member must pay the entire discounted charge.

This is not insurance
Program Terms and Conditions:

- The CIGNAPlus Savings program is not insurance and is not protected by any state Life and Health Guaranty Association.

- CIGNAPlus Savings is a discount dental program. Members are responsible for paying all applicable fees and charges directly to the dentist at the time of visit. Membership in the program entitles members to discounts for certain dental services offered by providers who have agreed to participate in the discount program.

- The amount of discount will vary among participating providers and those procedures not included on the negotiated fee schedule may not be subject to a discount.

- The discounts available under the CIGNAPlus Savings program may not be used in conjunction with any other discount program or insurance program.

- In order for an individual to have access to the discounts available under the CIGNAPlus Savings program, he/she must be enrolled in and deemed an eligible member of the program at the time the underlying dental service or product is actually received, and must present his/her ID card to the dental office prior to receiving treatment.

- This program does not, and may not by law in certain states, include discounts on hospital services.

- This program has a 30-day cancellation policy. If, for any reason, within the first 30 days of initial enrollment, a member is not satisfied with the CIGNAPlus Savings program, he/she may write to us to cancel their membership and receive a full refund. There are no penalties or cancellation fees.

- The network of contracted providers participating in the CIGNAPlus Savings program is subject to change and members are responsible for verifying that a specific provider is participating in the program immediately prior to receiving each and every service.

- Although all participating providers go through a credentialing process to assure that they are appropriately licensed and qualified, CIGNA Dental does not otherwise guarantee nor is it responsible for the quality of any services or products purchased by members.

- The CIGNAPlus Savings program does not provide or guarantee the provision of any dental care or service and CIGNA Dental shall not be liable for the payment of any fees or charges for dental care or services to members, participating providers or otherwise.

- If you joined the CIGNAPlus Savings program as a part of a group, your rates will be governed by the contract between CIGNA Dental and the group. If rates are changed under your Group Contract, your rates will also change.

- CIGNA Dental may delegate responsibility to perform any of its obligations to administrators as it deems necessary. Any administrators and all participating providers are independent contractors and they shall not be deemed for any purpose to be employees, partners or joint ventures with CIGNA Dental.

- CIGNA Dental refers to the following operating subsidiaries of CIGNA Corporation: Connecticut General Life Insurance Company and CIGNA Dental Health, Inc.