

# DENTAL PLANS WITH YOU IN MIND

65+

Healthy smiles start with preventive care covered at 100%,<sup>1</sup>  
when you visit a Cigna DPPO Advantage Network provider.

## Why a Cigna dental insurance policy?

- › Over 92,000<sup>2</sup> providers nationwide in our Cigna DPPO *Advantage* Network.
- › Access to over 193,000<sup>2</sup> office locations.
- › You have the option to go out-of-network.
- › When you visit a Cigna DPPO *Advantage* Network provider, preventive services like routine checkups, cleanings and x-rays covered at 100%.<sup>1</sup>
- › Plans are available for all ages, including those 65 and older.
- › 15% discount on monthly premiums for any additional family members on plan.
- › No referral needed to see a specialist.
- › No need to submit claims when you use a Cigna DPPO *Advantage* Network provider.
- › No application or processing fees.
- › You may be eligible to waive the waiting period so you won't have to wait for benefits to begin.<sup>3,5</sup> (Not applicable in MO and RI.)
- › 24/7 live customer service at **800.Cigna24**.

## See the ways to save

You can choose a dentist in the Cigna DPPO *Advantage* Network. You can also go to an out-of-network dentist too. Whatever you decide, your dental plan covers a wide range of services. To save the most money, visit a dentist in the Cigna DPPO *Advantage* Network. When you do, preventive services like routine exams and cleanings are covered at 100%.<sup>1</sup>

Together, all the way.®



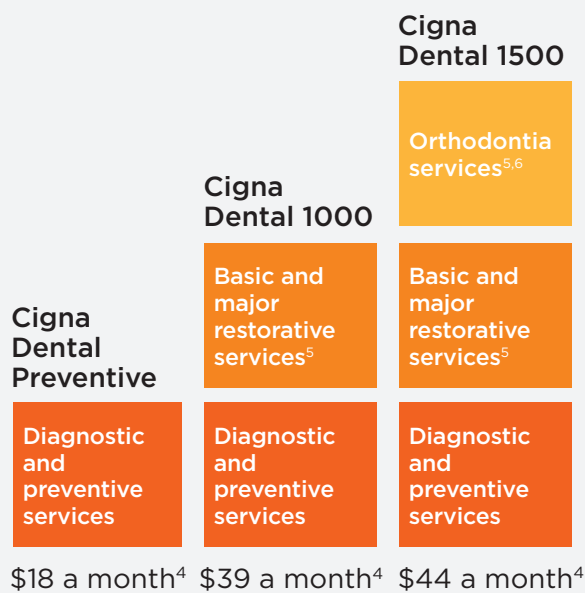
The chart below outlines a few examples of how you can save with a Cigna Dental 1500 Plan. It compares using a Cigna DPPO Advantage Network provider, compared to using an out-of-network provider and not having dental insurance.

	CLASS CATEGORY	CIGNA DPPO ADVANTAGE NETWORK*	OUT-OF-NETWORK PROVIDERS*	WITHOUT DENTAL INSURANCE
Cleaning (Adult Prophy) - D1110	Class I	\$0*	\$44*	\$88
Filling (2 surfaces) - D2392	Class II	\$26*	\$150*	\$210
Crown (Porcelain & High Noble Metal) - D2750	Class III	\$352*	\$827*	\$1,084
Orthodontics (Braces) - D8080	Class IV	\$2,093*	\$4,891*	\$6,302

If you have a Cigna Preventive or Cigna Dental 1000 plan, services may not be covered and discounts may vary. Chart is estimated, benefits may vary by provider and location.

\*Estimate based on the national average of a Cigna Dental 1500 plan; subject to deductible and coinsurance (as applicable), and contracted rate (for Cigna DPPO Advantage Network providers); results in specific states may vary. If you visit an out-of-network provider, you are responsible for the difference in the amount that Cigna reimburses (i.e., Maximum Allowable Charge (MAC)) for such services and the amount charged by the dentist.

### Flexible plan options starting with premiums from \$18 to \$44<sup>4</sup>



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

### Cigna Dental 1500<sup>7</sup>

**\$1,500 Annual Benefit Maximum**

**Paid at 100%<sup>1</sup> Preventive Services** (deductible waived, frequency limits may apply)

- › Oral exams
- › Routine cleanings
- › Routine x-rays

**Paid at 80%<sup>6</sup> Basic Restorative Services<sup>5,7</sup>** (after deductible, frequency limits may apply)

- › Fillings
- › Nonroutine x-rays
- › Routine tooth extraction

**Paid at 50%<sup>8</sup> Major Restorative Services<sup>5,7</sup>** (after deductible, frequency limits may apply)

- › Periodontal (deep cleaning)
- › Periodontal maintenance
- › Crowns
- › Root canal therapy
- › Wisdom tooth extraction
- › Dentures/partials
- › Bridges

**Paid at 50%<sup>9</sup> Orthodontia<sup>5,10</sup>** (after separate \$50 deductible, frequency limits may apply)

## Have a chronic health condition?

Regular dental care is important to overall good health. The **Cigna Dental Oral Health Integration Program**<sup>®</sup> provides 100% reimbursement of any coinsurance or copays for eligible dental procedures that help to promote optimal oral health for customers with the following qualifying health conditions.

- › Cardiovascular (heart) disease
- › Cerebrovascular disease (stroke)
- › Chronic kidney disease
- › Diabetes
- › Head and neck cancer radiation
- › Organ transplants

Program eligibility subject to health status verification.

## Healthy Rewards

With dental coverage, you also have access to the **Cigna Healthy Rewards<sup>®</sup> Program**.<sup>11</sup> You can take advantage of discounts on programs and services such as Jenny Craig<sup>®</sup>, Pearle Vision<sup>®</sup>, Curves<sup>®</sup>, drugstore.com<sup>™</sup> and more. These programs can help you improve your health and wellness and save you money. You don't need a referral or claim form to participate. For details, call **800.Cigna24**.

## Online and on-the-go convenience

As a Cigna customer, you can access your dental plan information on **myCigna.com** to:

- › Find a dentist, access maps for instant driving directions
- › Easily track deductibles and plan maximums
- › Estimate dental costs before your visit
- › Access forms (at the top right of the web page)
- › View and pay your bill

**Find the plan that fits you. Talk with your licensed Cigna insurance agent or broker/producer.**



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

2. Data as of June 2015.

3. Some restrictions may apply. Not applicable for orthodontia. See your policy or speak with your agent/producer for more details.

4. Premiums vary by area and age. Estimates are based on an individual aged 60 or over in Dallas, TX, zip code 75001 through 12/31/2015.

5. Waiting periods may apply and differ by state. Not applicable in MO and RI.

6. Some expenses may not be covered, including prescription drugs. Refer to the Summary of Benefits or your policy for more details.

7. In Maryland, some procedures may fall into different classes. See Summary of Benefits for details.

8. Some services may have limitations or not be covered, like crowns, dentures and bridges. Refer to the Summary of Benefits or your Policy for more details.

9. Refer to the Summary of Benefits or your Policy for more details.

10. Orthodontia has a separate \$50 deductible and a Lifetime Maximum of \$1000 per person.

11. 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.

**Dental preferred provider insurance policies have exclusions, limitations, reduction of benefits and terms under which a policy may be continued in force or discontinued. Waiting periods may apply to covered basic, major and orthodontic dental care services.**

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).

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, and this plan uses the national Cigna DPPPO network. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.