

**Cigna dental offers cost-effective coverage for basic and major restorative services – even orthodontia.<sup>1</sup>**

# FLEXIBLE PLAN OPTIONS

		Cigna Dental 1500
		Orthodontia services <sup>1,3</sup>
	Cigna Dental 1000	Basic and major restorative services <sup>1</sup>
Cigna Dental Preventive	Basic and major restorative services <sup>1</sup>	Basic and major restorative services <sup>1</sup>
Diagnostic and preventive services	Diagnostic and preventive services	Diagnostic and preventive services
\$18/month <sup>2</sup>	\$31/month <sup>2</sup>	\$35/month <sup>2</sup>

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). Some states may have shorter waiting periods.
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 individual lifetime maximum of \$1,000 per person.

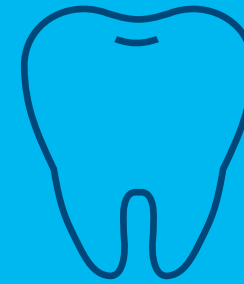
**Call me to get a FREE Cigna dental insurance quote today.**



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/producer.

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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# SMILE. IT'S COVERED.

**Cigna dental insurance policies**



**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:

- ▶ Over 92,000<sup>4</sup> providers nationwide in our Cigna DPPO Advantage Network.
- ▶ Access to over 193,000<sup>4</sup> office locations.
- ▶ You have the option to go out-of-network.
- ▶ 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>1,5</sup> (Not applicable in MO and RI.)
- ▶ 24/7 live customer service at **800.Cigna24**.

4. Data as of June 2015.

5. Some restrictions may apply. Not applicable for orthodontia. See a plan detail document or speak with your agent/producer for more detail.

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.

# 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%.<sup>6</sup>

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

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
<b>Cleaning</b> (Adult Prophy) - D1110	Class I	\$0*	\$44*	\$88
<b>Filling</b> (2 surfaces) - D2392	Class II	\$26*	\$150*	\$210
<b>Crown</b> (Porcelain & High Noble Metal) - D2750	Class III	\$352*	\$827*	\$1,084
<b>Orthodontics</b> (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.

## 2. Health integration

Regular dental care is important to overall good health and well-being. And that's true for pregnant women, and people 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:<sup>7</sup>

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

## 3. Health and wellness discounts

Cigna's Healthy Rewards<sup>®8</sup> 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

7. 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.

8. 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.