

A guide to your **CIGNA Dental PPO**¹

it's time
to feel better.



know what's important to you



Regular dental visits may do more than brighten your smile. Research shows receiving regular dental care often catches minor problems before they become major and expensive to treat.

Every \$1 you spend on preventive dental care could save you \$8 to \$50 in restorative and emergency treatment².

And research also shows a link between periodontal disease – called gum disease – and other conditions, such as pre-term birth, heart disease, stroke, diabetes and other health issues. So a healthier mouth may help you to have a healthier life.

What can CIGNA Dental do for you

First, think about your needs. Next, read this information carefully to understand how the plan works. Then, choose CIGNA for your dental health partner and let us help you:

- Practice prevention and take advantage of your plan's preventive care services – most are covered at low cost or no cost to you.
- Easily find what you want to know about your dental plan using myCIGNA.com or the phone.
- Estimate your dental care costs and measure your risk for cavities and gum disease with easy-to-use tools available on myCIGNA.com.
- Enjoy discounts on health-related products and services through CIGNA Healthy Rewards^{®3}.

Visit myCIGNA.com or call customer service at 1.800.CIGNA24 (1.800.244.6224) if you have questions about your dental coverage, claim status, dental office locator, eligibility and benefits verification, and much more.

Introducing the CIGNA Dental Core Network

Same quality network, new name

understand your CIGNA Dental PPO

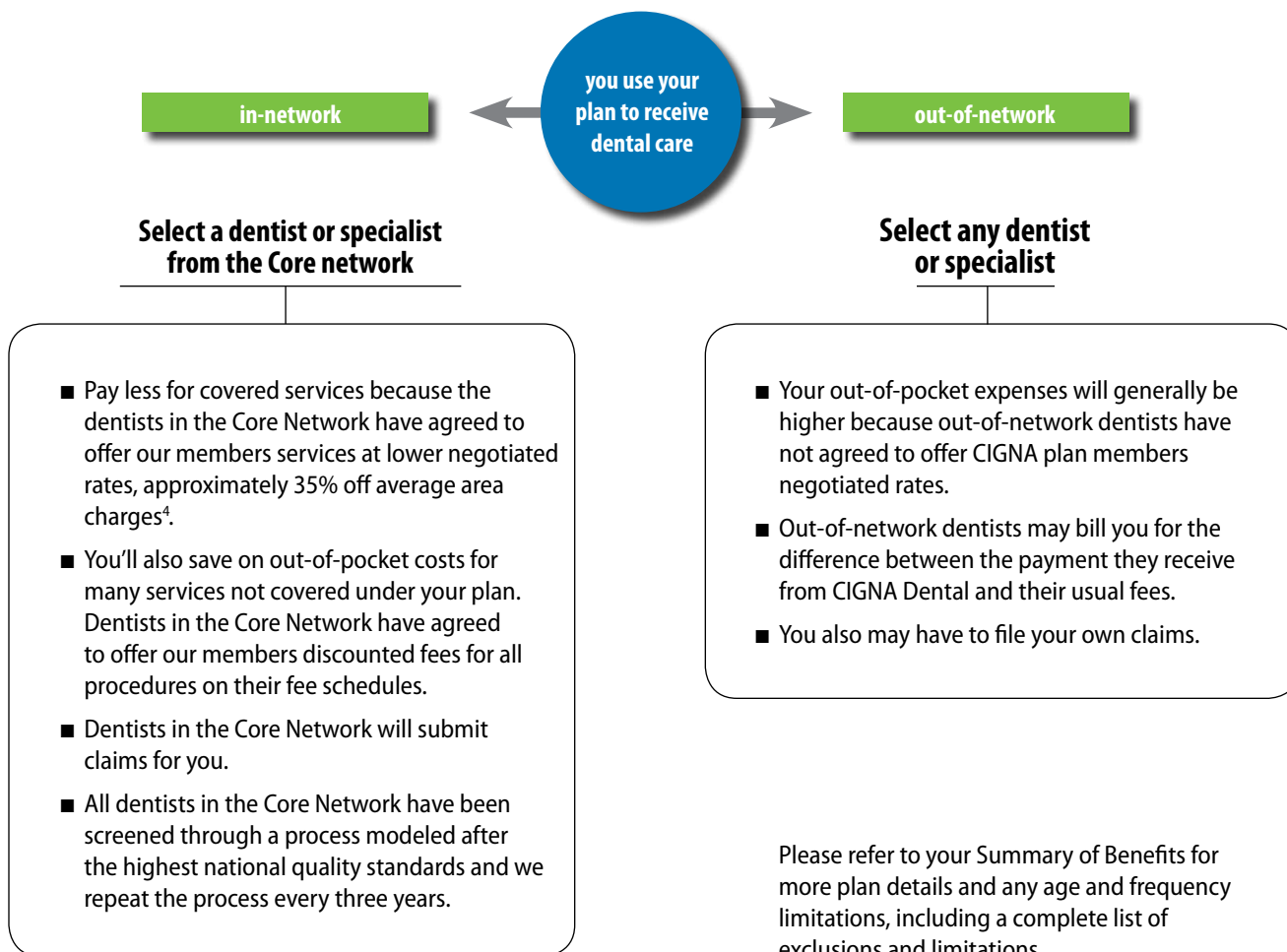
How your plan works

Whether you choose a dentist in the CIGNA Dental Core Network or outside the network, your coverage includes a wide range of eligible services after you satisfy any waiting period and meet your deductible:

- Preventive care (cleanings, x-rays, and more)
- Basic care (fillings, basic restorative work)
- Major services (bridges, crowns, root canals and more)
- Orthodontics (some plans may include orthodontic coverage for children and adults)

And there is more:

- Some diagnostic and preventive care procedures are covered at no cost or low cost to you.
- For other services, you will pay a percentage of the cost – or coinsurance amount – to the dentist at the time of service.
- You don't need an ID card to access dental care.
- If you visit a dentist or specialist for a second opinion, we will reimburse you according to your plan benefits.
- You don't need to select a primary care dentist.
- You don't need a referral to receive care from a specialist.



Save more with in-network care

plan to enroll today

Follow these simple steps

- **Review your plan materials**
- **Complete and sign the enrollment form and return it to your employer**

If your employer has a different process, follow those instructions.

After you enroll

Register for myCIGNA.com and click the link to view your personalized dental benefits information

- Print an I.D. card
- Search for claims
- Access easy-to-use tools to learn more about your oral health
- Enjoy discounts on a variety of health and wellness products and services
- Find a dentist in the CIGNA Dental Core Network or call 1.800.CIGNA24 (1.800.244.6224)

Make the most of your dental benefits by visiting your dentist

¹In Texas, the CIGNA Dental PPO product is referred to as the CIGNA Dental Choice Plan and in Arizona and Louisiana, the CIGNA Dental PPO product is referred to as the CG Dental PPO.

² www.adha.org (American Dental Hygienist Association).

³ Some discounts are not available in all states. A discount program is NOT insurance, and the member must pay the entire discounted charge.

⁴ Average discount percentages are calculated by comparing nationwide average contracted rates to national average charge data. Actual savings will vary based upon procedure, geographic location, and the individual dentist's contracted fees.



CIGNA Dental refers to the following operating subsidiaries of CIGNA Corporation: Connecticut General Life Insurance Company and CIGNA Dental Health, Inc., and its operating subsidiaries. The CIGNA Dental PPO is underwritten or administered by **Connecticut General Life Insurance Company** with network management services provided by CIGNA Dental Health, Inc., and certain of its operating subsidiaries.