

Individual & Family Plans

Insured by Connecticut General Life Insurance Company

A DENTAL PLAN SURE TO MAKE YOU SMILE

Cigna Dental Choice PlanSM



Your health is your most valuable asset and combining a Cigna Dental Insurance Policy with a Cigna Medical Insurance Policy helps you stay healthy from head to toe. Cigna Dental provides insurance coverage — not just discounts — for preventive care, fillings, bridges, root canals and more.

Dental coverage at an affordable price

Whether you choose a dentist in the Cigna Dental Core network¹, or outside the network, your coverage includes a wide range of eligible services available to you at the Cigna negotiated rate of up to 35% off of average area charges.² (Coinsurance or waiting periods may apply.)

With Cigna Dental Plans you get:

- **Savings** — Preventive care paid at 100%* plus save even more with our negotiated rates.
- **Convenience** — One monthly bill and customer service number for your medical and dental plan.
- **Choice** — Over 72,000 in-network dentists or choose to go out-of-network.

* When services provided by in-network dentist

** In- and out-of-network services combined apply toward dental deductible and benefit maximum

Plan features	Dental PPO 50	
Individual deductible**	\$50	
Family deductible**	\$150	
Calendar year benefit** (maximum per person)	\$1,000	
	In-network	Out-of-network
Preventive/diagnostic services** (no waiting period)	100%; no deductible	80%; no deductible
Basic restorative services** (6 month waiting period)	80% coinsurance	60% coinsurance
Major restorative services** (12 month waiting period)	50% coinsurance	40% coinsurance

Add dental coverage today.

Call your Cigna licensed broker or agent today.



Already a Cigna customer?

Call **1-877-484-5967**

(8:00 a.m. – 8:00 p.m. ET, Mon. – Fri.),
or download the Enrollment Form from **myCigna.com**.

GO YOUSM

Save more when you stay in-network

- Access to a **large national network** of dental professionals
- **Pay less for covered services** because the dentists in the Core Network have agreed to offer customers services at lower negotiated rates. While some services have a waiting period, discounts begin immediately on all services, even after annual maximum is met
- You'll also **save on out-of-pocket costs** for many services not covered under your plan. Dentists in the Core Network have agreed to offer our customers discounted fees for all procedures on their fee schedules.³

View the latest list of dentists in the
Cigna Core Network, visit: Cigna.com/isghcp

Ready to get started?

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licensed broker
or agent today.



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These Are Only the Highlights

This summary contains highlights only and is subject to change. The specific terms of coverage, exclusions, and limitations, including legislated benefits, are contained in the Dental Insurance Policy. This Dental Insurance Policy (CA: DENINDCA082010, CO: DENINDCO082010, CT: DENINDCT082010, FL: DENINDFL082010, NC: DENINDNC082010, SC: DENINDSC082010, TN: DENINDTN082010) is insured by Connecticut General Life Insurance Company, a Cigna Company. For costs and complete details of coverage, including deductibles, coinsurance, exclusions, any reductions or limitations (such as waiting periods, calendar year maximums), and the terms under which the policy may be continued in force, consult the Outline of Coverage or Policy.

¹ Cigna Dental PPO 50 is underwritten by Connecticut General Life Insurance Company with network management services provided by Cigna Dental Health, Inc., and certain of its operating subsidiaries.

² 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.

³ Discounts on non-covered services may not be available in all states.

Applicants applying for dental must be approved for medical coverage to receive dental coverage. Dental coverage will be applied to all individuals on the medical plan.

Rates will vary by plan design, and rates may vary based on age, gender (not applicable in CO or CA), and geographic location. This dental insurance policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, call Cigna.

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