

THE CIGNA DENTAL PLANS

The ADVANTAGE OF CHOICE

Choice

Two of the largest dental networks in the USA.

Quality

Every dentist in the network must satisfy stringent quality program criteria, complete the thorough credentialing process and participate in the Quality Management Program.

Savings

Guaranteed Savings

Service

Customer Service Representatives are dedicated to finding answers and solutions.

Internet Access: Locate a network dentist, Maps and driving directions, PPO members can check claims status and more.

Healthy Rewards: Member Discounts on Products and Services including Dental Care (Anti-cavity Products through Epic™ and Sonicare™ dental products), Alternative Medicine, Vision and Hearing Care (Vision Exams, Eyewear and Contacts, Lasik Vision Correction, Hearing Exams and Aids), Tobacco Cessation and more.

The 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 and affiliates. CIGNA Corporation is headquartered in Philadelphia, PA USA. The 2012 worldwide revenue exceed over \$29 Billion USD.

Ratings as of August 2016

Standard & Poor's – "AA-"

Fitch – "A+"

A.M. Best – "A"

Moody's – "A1"

The Choice for Dental Coverage



AND



Dental PPO Plan Dental HMO Plan

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UNDERWRITTEN BY:



DENTAL CHOICE

& CIGNA Dental PPO & CIGNA Dental Care HMO

BENEFITS

Dental PPO – Please refer to the Summary of Benefits.

Dental HMO – Please refer to the Patient Charge Schedule, K1-09.

DEDUCTIBLE

Dental PPO – No deductibles.

Dental HMO – No deductibles.

COVERAGE LIMITS

Dental PPO – The calendar year maximum (In-Network and Out-of-Network) is \$3,000 per person.

Dental HMO – Please refer to the Patient Charge Schedule, K1-09.

WAITING PERIODS

Dental PPO – The waiting period for Class IV, Orthodontia is 12 months for dependents up to age 19 and adults (for new plan members).

Dental HMO – No Waiting Periods.

ELIGIBILITY

All members of the Protective Association, spouses and dependent children under the age of 26 are eligible.

CIGNA Dental PPO

- Choose from over 246,000 dentists in 48 states.
- One third of all dental offices in the U.S. are CIGNA DPPO network dentists.
- Access to Care: Visit any network PPO dentist or specialist for maximum savings. Also, you can see an Out-of-Network dentist and still be covered.
- In-Network discounts averaging 26%.
- No gatekeeper; members may visit a network specialist at any time.
- Claims: In-Network PPO dentists will file your claim for you. Out-of-Network dentists may or may not file your claim.
- Benefits covered include Preventive & Diagnostic Care, Basic Restorative Care, Major Restorative Care, and Orthodontia.
- Internet Services include Provider Search, Eligibility Verification, Current Claim Status, Claim Forms and Maps and Driving Directions.
- Save money when you purchase health and wellness products and services through the Healthy Rewards Program.

CIGNA Dental Care HMO

- Choose from over 93,000 dentists in 40 states.
- One of the largest dental HMOs in the U.S.
- Access to Care: Select a network general dentist to provide care. Network general dentists can refer you to a network specialist for care. Each covered family member can choose their own network dentist.
- Full array of comprehensive services including Preventive & Diagnostic Care, Basic Restorative Care, Major Restorative Care and Orthodontia.
- No deductibles to meet.
- No calendar year maximums.
- No claim forms to file.
- No waiting periods for coverage.
- Specialty care provided at the same fee as general care with referral approved for payment.
- Internet services include Provider Search and Maps and Driving Directions.
- Save money when you purchase health and wellness products and services through the Healthy Rewards Program.

THIS IS NOT AN INSURANCE CONTRACT. THIS BROCHURE PROVIDES A BRIEF DESCRIPTION OF THE BENEFITS AND FEATURES OF THE POLICY. THE CERTIFICATE SETS FORTH IN DETAIL THE PROVISIONS OF THE POLICY, AND WILL PREVAIL IF THERE IS A CONFLICT BETWEEN THE POLICY AND THIS DESCRIPTION.