

CignaFlex Advantage®

CHANGE CAN BE A GREAT THING



No one knows what you need better than you. CignaFlex Advantage is a plan feature that gives you the freedom to switch between your two dental plan options on a monthly basis. Choose the plan that works for you at enrollment time. If your needs change during the plan year, or if you just want to try out a different plan, you can simply switch – no questions asked. It's that easy.

Make the choice that's right for you

- **Review the plan materials** that were included with this flyer to select which plan better meets your needs.
- **Choose the dental plan that's right for you now.** With CignaFlex Advantage, you are not locked into one plan for an entire year. You have the freedom to change from plan to plan without any hassles, questions or penalties. You can switch plans each month* with no limits on how many switches you make per year.
- **If you change plans,** the terms and conditions of the newly-selected plan apply. Just call the toll-free number on your ID card or plan materials by the 15th of any month for a change effective the first of the following month. **Note:** *if you switch plans, all of your covered dependents switch as well.*

Enjoy value added discounts

Regardless of which plan you choose, you have access to Cigna Healthy Rewards,** a program that includes discounts on programs and services designed to help you enhance your health and wellness. Discounts are available on programs like weight management and nutrition, fitness, tobacco cessation, alternative medicine and much more.

CHOOSE THE PLAN THAT'S RIGHT FOR YOU!

* Changes made by the 15th of the month are effective the first day of the following month.

** Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states. If your Cigna plan includes coverage for any of these services, 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.**

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