A GUIDE TO YOUR CIGNA DENTAL PPO
Understand how your plan works

When you choose a network dentist, your coverage includes a wide range of eligible services after you satisfy any waiting period and meet your deductible. Your plan includes coverage for preventive dental care services, including cleanings, x-rays and more, at no additional cost or at a reduced cost to you.*

* Most plans limit cleanings and bitewing x-rays to two per calendar year, and full mouth/panorex x-rays to one every three calendar years. See your plan documents for a list of covered and non-covered services under your specific plan.

Additional considerations:

› Many diagnostic and preventive care procedures are covered at no additional cost or a reduced cost to you.
› For other services, you will usually 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 receive dental care.
› You don’t need to select a primary care dentist.
› You don’t need a referral to receive care from a specialist.

Your access – Thousands of dentists, one directory

The Total Cigna Dental PPO (DPPO) network provides access to the largest network of dentists contracted to discounted fee arrangements. We expect to have a total of 145,000* unique dentists available at 362,500† office locations. This means more convenience and greater savings for you.

Within Total Cigna DPPO, we offer two levels:

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<tr>
<th>Cigna DPPO Advantage</th>
<th>Cigna DPPO</th>
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<tbody>
<tr>
<td>95,000 dentists</td>
<td>50,000 dentists</td>
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<tr>
<td>235,000 locations</td>
<td>127,500 locations</td>
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<td>Average savings of 36%</td>
<td>Average savings of 16%</td>
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All participating dentists are consolidated into one directory, which you can easily search online at Cigna.com and myCigna.com.

Added benefits for our DPPO customers

› Enjoy discounts on health-related products and services through Cigna Healthy Rewards*.6
› The Cigna Dental Oral Health Integration Program* offers enhanced dental coverage and more for dental customers with any of the following medical conditions: diabetes, heart disease, stroke, maternity, head and neck cancer radiation, organ transplants and chronic kidney disease. There’s no additional charge for the program – those who qualify get reimbursed 100 percent of coinsurance for certain related dental procedures** and are eligible for other perks!

** Deductible does not apply. Reimbursement counts toward maximum for DPPO plans. Restrictions and limitations apply.
Knowledge is power

As you choose your dental provider, cost is an important factor to consider, as is experience and location. The myCigna directory helps you find a dentist and learn about what you might need to pay out-of-pocket for more than 400 common dental procedures and treatments. That means you’ll know the costs that your plan doesn’t cover and you will have to pay before you receive care. Use it to:

› Find a dentist and view cost estimates for common dental procedures with just one search
› Get cost estimates for dental treatments and procedures prior to treatment, based on your plan information and a dentist’s contracted fees and market level fees
› Search by key words, procedure codes, treatments, dental categories and much more
› View detailed plan information
› Compare what it will cost when you visit a network vs. an out-of-network dentist (if your plan has out-of-network coverage)
› See the money you’ll save for being a Cigna customer

Enroll today

Make sure that you don’t miss your opportunity to enroll for this important benefit. All you need to do is:

1. Review your plan materials and consider your family’s needs.
2. 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

We’re here to help and provide information - when and how you need it. Visit myCigna.com for:

› Plan information
› Network directory of dentists
› Oral Health assessments and quizzes
› Out-of-pocket dental cost estimates
› ID Card info
› Claim information
› Discounts on a variety of health and wellness products and services

Always on the go? You can also utilize many of the above services with our mobile app.
We are dedicated to providing better savings, better health, and a better experience

Our goal is to support you and your health. With Cigna, you benefit from a large network of dentists, discounted prices on quality dental care, and the tools you need to help you make informed decisions about your dental health. Enroll today and say yes to plans designed to provide better savings, better health, and a better customer experience.