



# Today

taking care of  
your teeth, eyes  
and ears.

# Tomorrow

taking it all in.

The **Cigna Dental Vision Hearing 3500 insurance plan** helps keep your teeth, eyes and ears healthier today, so you can enjoy life at its fullest every day. We make it easy with one bundled plan, one simple premium and one place for dedicated support.

You'll get up to \$3,650 in total benefits that reset each year. This includes maximum dental coverage and generous allowances for both vision care and hearing care. Plus, access to Cigna Healthy Rewards<sup>®1</sup> and a 15% discount for any eligible dependents.

## Individual and Family Dental Plans

Cigna Health and Life Insurance Company

1. Wellness programs are separate from medical benefits. **A discount program is NOT insurance, and you must pay the entire discounted charge.** Some programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.

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### Questions?

If you need more plan details, contact your broker.



# Cigna Dental Vision Hearing 3500 plan highlights.

See plan details online for additional covered services and coinsurance percentages.

PLAN PAYS:			
<p><b>DENTAL</b></p> <p><b>\$2,500</b> in dental benefits per calendar year</p> <p>\$100 deductible per person</p>	<p><b>100%</b> no deductible for:</p> <ul style="list-style-type: none"> <li>• Routine six-month dental exams, including cleanings<sup>2</sup></li> <li>• Routine and nonroutine X-rays</li> <li>• Emergency care to relieve pain</li> <li>• No waiting period<sup>3</sup></li> </ul>	<p><b>80%</b> after deductible for:</p> <ul style="list-style-type: none"> <li>• Fillings</li> <li>• Routine and impacted tooth extractions</li> <li>• Repairs for: <ul style="list-style-type: none"> <li>– Bridges</li> <li>– Crowns</li> <li>– Inlays</li> <li>– Dentures</li> </ul> </li> <li>• Denture relines, rebases and adjustments</li> <li>• No waiting period<sup>3</sup></li> </ul>	<p><b>50%</b> after deductible and any applicable waiting period<sup>3</sup> for:</p> <ul style="list-style-type: none"> <li>• Dental implants subject to \$2,000 lifetime maximum</li> <li>• Root canals</li> <li>• Dentures and bridges</li> <li>• Periodontal maintenance</li> <li>• Periodontal (deep) cleaning</li> <li>• Complex tooth extractions</li> </ul>
<p><b>VISION</b></p> <p><b>\$400</b> in vision benefits per calendar year</p> <p>No deductible</p> <p>No waiting period</p>	<p><b>90%</b> Annual eye exam – up to \$100 per calendar year</p>	<p><b>\$300</b> Eyeglasses (lenses or frames) or contact lenses – up to \$300 per calendar year</p>	<p><b>PLUS:</b> Additional savings on vision-related purchases when visiting participating vision centers and professionals<sup>4</sup></p>
<p><b>HEARING</b></p> <p><b>\$750</b> in hearing benefits per calendar year</p> <p>No deductible</p> <p>No waiting period</p>	<p><b>UP TO \$50 PER YEAR</b> Annual hearing exam</p>	<p><b>UP TO \$700 PER YEAR</b></p> <ul style="list-style-type: none"> <li>• Hearing aids and accessories</li> <li>• Options for premier smart technology</li> </ul>	<p><b>UP TO 50% OFF</b> Hearing aid devices</p>

2. Not all preventive services are covered, including athletic mouth guards. Refer to the policy for a complete list of covered and non-covered preventive services. Frequency limitations apply. State of Maryland allows only one cleaning per calendar year.

3. Waiting periods may vary by state. See Outline of Coverage for more details about waiting periods. Waiting Periods for Class II and III will be waived at the individual member level if the application indicates that there was 12 months or more of prior dental coverage which included coverage for Class III, Major Restorative services and not more than 63 days has lapsed between the prior coverage and this plan. Any prior dental insurance plan that did not include Class III services will not count toward waiting period waiver. Waiting period of 12 months on Class IX Dental Implants is not eligible for waiver.

4. Provider participation is 100% voluntary. Please check with your eye care professional for any discount offer.

## Make the most of your plan with these perks.

The Cigna Dental Vision Hearing 3500 plan gives you the benefits and convenience you're looking for. You'll also get access to Cigna Healthy Rewards, which offers exclusive discounts on health and wellness programs and services. Plus, you'll get a 15% discount for eligible dependents.

### Dental

Enjoy discounts on all plan-covered dental services when you see an in-network dentist, plus:

- Access to the Cigna DPPO Advantage Network with 80,000+ unique dental providers at more than 300,000 locations across the U.S.<sup>5</sup>
- Coverage starting as soon as next month
- No referral to see a dental specialist
- One-stop plan access and help choosing the right dentist with the Brighter Score<sup>®</sup> feature<sup>6</sup> on **myCigna.com**<sup>®7</sup> or the **myCigna**<sup>®</sup> App<sup>8</sup>
- 24/7/365 customer service

### Vision

Access one of the largest professional routine vision care specialty networks in the nation.<sup>9</sup>

- 20,000+ private practices
- 100,000+ eye care providers nationwide

### Hearing

Get convenient care and immediate coverage at a location near you.

- Access to 5,000 hearing centers nationwide<sup>10</sup>
- Immediate, day-one coverage

5. Cigna data as of April 2023. Subject to change.

6. Brighter features may vary by dentist. These and other dentist directory features are for educational purposes only and should not be the sole basis for decision making. They are not a guarantee of the quality of care that will be provided to individual patients, and you should consider all relevant factors when selecting a dentist.

7. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

8. Download and use of the myCigna mobile app is subject to app terms and conditions and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

9. ZelisNetwork360<sup>®</sup> 01/06/2022. Subject to change.

10. Hearing Care Solutions, as of July 2022. Subject to change.

Cigna Provider Networks: <https://hcpdirectory.cigna.com/web/public/consumer/directory/search>

Dental preferred provider insurance policies INDDVHPOL (State code) 1021.3500 (State code: AL, AK, AR, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IA, IN, KY, KS, LA, MA, MD, ME, MN, MI, MS, MO, NE, NV, NH, NC, ND, NJ, OH, OK, OR, RI, PA, SC, SD, TN, TX, UT, VT, WI, WV and WY).

Products are not available in MT, NM, NY, VA and WA.

Product availability may vary by location and plan type and is subject to change. All dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and Cigna Dental Health, Inc. In Texas, the Dental plan is known as Cigna Dental Choice, and this plan uses the national Cigna DPPO Advantage network. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

Please contact your insurance carrier, agent/producer, or the Health Insurance Marketplace if you wish to purchase PPACA-compliant pediatric dental coverage.

**Not for use in New Mexico, Oregon, Utah.**

