



# Today

taking your dental health seriously.

# Tomorrow

seriously loving your smile.

## **Cigna Dental 1000 helps keep your smile healthy.**

With the Cigna Dental 1000 plan, eligible restorative services are covered up to \$1,000 per calendar year. Plus, you have coverage for the unexpected with affordable monthly premiums. The annual deductible is waived for eligible preventive and diagnostic services, which helps to lower your expenses.



### **Questions?**

If you need more plan details, contact your broker.

## **Individual and Family Dental Plans**

Cigna Health and Life Insurance Company



# Cigna Dental 1000 plan highlights.

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

	IN-NETWORK, YOU PAY:	OUT-OF-NETWORK, YOU PAY:
<b>DENTAL</b> <b>\$1,000</b> maximum for Class I, Class II and Class III services per calendar year \$50 individual deductible \$150 family deductible	<b>For Class I:</b> <b>Preventive/Diagnostic Services, such as Oral Exams, Cleaning and X-Rays</b> \$0 <sup>1</sup>	<b>For Class I:<sup>2</sup></b> <b>Preventive/Diagnostic Services, such as Oral Exams, Cleaning and X-Rays</b> The difference between the provider's actual billed charges and 100% of the contracted fee <sup>8</sup>
	<b>For Class II:</b> <b>Basic Restorative Services, such as Fillings and Simple Extractions</b> 20% of the provider's contracted fee (after deductible) Note: 6-month waiting period applies <sup>3</sup>	<b>For Class II:</b> <b>Basic Restorative Service, such as Fillings and Simple Extractions</b> The difference between the provider's actual billed charges and 80% of the contracted fee <sup>2</sup> (after deductible) Note: 6-month waiting period applies <sup>3</sup>
	<b>For Class III:</b> <b>Major Restorative Services, such as Crowns, Dentures and Bridges</b> 50% of the provider's contracted fee (after deductible) Note: 12-month waiting period applies <sup>3</sup>	<b>For Class III:</b> <b>Major Restorative Services, such as Crowns, Dentures and Bridges</b> The difference between the provider's actual billed charges and 50% of the contracted fee <sup>2</sup> (after deductible) Note: 12-month waiting period applies <sup>3</sup>

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

The Cigna Dental 1000 plan gives you the benefits and convenience you're looking for. You'll also get access to Cigna Healthy Rewards<sup>®</sup>, which offers exclusive discounts on health and wellness programs and services.<sup>4</sup>

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

- Access to 80,000+ dentists and specialists across 300,000+ convenient locations nationwide<sup>5</sup>
- Coverage for around \$1/day and as soon as next month<sup>8</sup>
- 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

1. 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.  
 2. If you choose to visit a dentist out-of-network, you will pay the out-of-network benefit and the difference between the amount that Cigna reimburses for such services and the amount charged by the dentist, except for emergency services as defined in the policy. This is known as balance billing. Refer to the policy for more details.  
 3. Waiting periods may vary by state. Refer to the policy for more details. You may be eligible to waive the waiting period for Classes II and III if you had 12 continuous months of prior dental coverage that 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 periods are waived for Class II and Class III in Maine if under the age of 19. Orthodontia waiting period is not eligible for waiver.  
 4. 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.  
 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.

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

Dental preferred provider insurance policies (AL, CO, CT, DE, HI, IA, IL, MI, ND, PA, WV and WY: HC-NOT11 et al., AK: HC-NOT53, et al., AR: HC-NOT36 et al., AZ: INDDENTPOLAZ032017, CA: INDDENTPOLCA0713 et al., DC: HC-NOT42, et al., FL: HC-NOT15 et al., GA: INDDENTPOLGA0317, ID: HC-NOT51 et al., IN: HC-NOT23, et al., KS: HC-NOT49 et al., KY: HC-NOT44, et al., LA: INDDENTPOLLA0713, HC-NOT32 et al., MA: HC-NOT11 et al., ME: HC-NOT58, et al., MI: INDDENTPOLMI042021.Prev, MO: INDDENTPOLMO0713, MN: INDDENTPOLMN0713, MS: HC-NOT48 et al., MT: INDDENTPOLMT0713, NC: HC-NOT18, et al., NE: HC-NOT47 et al., NH: INDDENTPOLNH.PREV, NJ: HC-NOT46, et al., NM: INDDENTPOLNM0317, NV: HC-NOT39 et al., OH: INDDENTPOLOH0317, OK: HC-NOT26 et al., OR: INDDENTPOLOR0713, RI: HC-NOT35 et al., SC: HC-NOT19 et al., SD: HC-NOT59 et al., TN: HC-NOT20 et al., TX: HC-NOT21 et al., UT: HC-NOT50 et al., VA: INDDENTPOLVA0317, VT: HC-NOT56 et al., WA: INDDENTPOLWA0317, WI: HC-NOT54 et al.) have exclusions, limitations, reduction of benefits and terms under which a policy may be continued in force or discontinued.

Insured by Cigna Health and Life Insurance Company. 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 Healthcare representative. All Cigna Healthcare 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, Utah.

