

A guide to your Cigna Dental PPO.



Research shows that individuals who get recommended preventive dental care have better overall health and experienced reduced emergency room and urgent care visits by 22%.¹ For individuals who don't get recommended preventive care, their future dental costs increase by an average of 43%.¹ A healthier mouth offers savings you can smile about.

The Cigna Dental PPO (DPPO) network makes it easy to protect your health – and your smile – with the right dental care at the right price. You can choose a dentist from one large network directory that is easily accessible and available online.

What can Cigna Dental do for you?

First, think about your needs. Next, read this information carefully to understand how the plan works. Then, choose Cigna Dental for your dental health partner and let us help you:

- Practice prevention and take advantage of your plan's preventive care services; most are covered at low cost or no cost to you.²
- Use the information in this brochure or contact your employer to find out what you need to know about your dental plan.

Understand your Cigna Dental PPO.

How your plan works.

Whether you choose a dentist in the Cigna Dental network or outside the network, your coverage includes a wide range of eligible services after you satisfy any waiting period and meet your deductible:

- Preventive care (cleanings, X-rays and more)
- Basic care (fillings, basic restorative work)
- Major services (bridges, crowns, root canals and more)
- Orthodontics (some plans may include orthodontic coverage for children and adults)

These are highlights only. See your Summary of Benefits for specific plan details, including any applicable waiting periods, deductible, annual benefit or lifetime benefit maximums, age and frequency limitations, and a list of plan exclusions and limitations.



Know what's important to you.

Prevention can be the key to a healthy smile. Routine care from your dentist can help find problems early. Before you need more advanced – and more costly – care.

Call the number on the back of your ID card if you have questions about your dental coverage, your claim status, the dental office locator, eligibility and plan verification, and much more.



And there is more:

- Some diagnostic and preventive care procedures are covered at no cost or low 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.
- If you visit a dentist or specialist for a second opinion, we will reimburse you according to your plan coverage.
- You don't need to select a primary care dentist.
- You don't need a referral to receive care from a specialist.

↓ **You use your plan to receive dental care.** ↓

| IN-NETWORK | OUT-OF-NETWORK |
|--|--|
| Select a dentist or specialist from the network. <ul style="list-style-type: none">• You pay less for covered services because the dentists in the network have agreed to offer our customers services at lower negotiated rates.• You may save on out-of-pocket costs for many services not covered under your plan. Dentists in the network have agreed to offer our customers discounted fees for all procedures on their fee schedule.³• Dentists in the network will submit claims for you.• All dentists in the network must meet Cigna Healthcare credentialing requirements based on national standards. And we repeat the credentialing process every three years. | Select any dentist or specialist. <ul style="list-style-type: none">• Your out-of-pocket expenses will generally be higher because out-of-network dentists have not agreed to offer Cigna Healthcare customers negotiated rates.• Depending on your plan design, out-of-network dentists may bill you for the difference between the payment they receive and their usual fees.• You may also have to file your own claims. <p>Save more with in-network care.</p> |

How to find an in-network dentist.

- Go to **CignaDentalSA.com**.
- Enter the geographic location you want to search and select the search type.
- Select the Cigna Dental PPO Shared Administration network.
- On the next screen, enter your search criteria.
- Fine-tune your results by specialty or location. You can also get directions and view the location on a map.

 **There's a direct connection between dental health and whole-body health.⁴ That's why we provide the tools, support and services you need to maximize your dental benefits.**

1. "Preventive Dental Care Improves Overall Health and Drives Savings." Cigna Healthcare Newsroom. Accessed April 2024. <https://newsroom.cigna.com/preventive-dental-care-improves-overall-health>

2. Not all preventive care services are covered. For example, prescription drugs are not covered. See your plan materials for a complete list of covered preventive care services.

3. Discounts on non-covered services may not be available in all states.

4. Mayo Clinic. "Oral Health: A window to your overall health." March 14, 2024. <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>

All group dental plans and insurance policies have exclusions and limitations. For costs and details about the services covered under your plan, review your enrollment materials. Dentists who participate in the Cigna Healthcare network are independent contractors solely responsible for the treatment provided to their patients. They are not agents of Cigna Healthcare.

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