



# Today

taking care of  
your dental health.

# Tomorrow

feeling the benefits in your overall health.



## Dental coverage for adults age 65+: Why it matters.

Traditional Medicare doesn't cover dental services. So, it's important to have a plan in place, especially as you grow older. That's because dental health impacts overall health. Regular dentist visits help reduce bacteria related to coronary heart disease, stroke, diabetes and other conditions. Enrolling in a dental plan when you choose your Medicare coverage is the first step toward a healthier smile and body.

### Individual and Family Plans

Offered by Cigna Health and Life Insurance Company



### Questions?

If you need more plan  
details, contact your broker.



## **Dental insurance:** What makes our individual and family dental plans right for you.

Our dental plans offer an array of options with coverage and costs to meet the needs of today's older adults. You can choose the dental plan that's right for you at the same time you choose your medical coverage through Medicare, or you can enroll year-round.

### **How the benefits stack up.**

Our dental plans provide flexible options to fit your needs, whether you're looking for no deductible, added vision and hearing benefits, or higher coverage.

- Guaranteed issue means you're eligible for coverage at any age.
- Credit for prior coverage can eliminate waiting periods for those eligible.<sup>1</sup>
- A 15% premium discount may apply to any additional eligible dependents added to your plan<sup>2</sup>
- Coverage ranges from preventive care to root canals, orthodontics and implants.
- Plans offer immediate coverage on most services.
- Costs start from around a dollar a day.<sup>3</sup>
- You'll have access to 24/7/365 customer service.



## **Cigna Healthcare tools and resources:** Where you're in control of your care.

You'll have access to self-service tools to manage your coverage plus resources to help you choose the right providers for you.

- **myCigna.com**<sup>®</sup> and the **myCigna**<sup>®</sup> **App** – Get one-stop plan access, which makes it easy to manage your policy and review your benefits.<sup>4</sup>
- **Brighter Score**<sup>®</sup> – Find in-network dental providers and review details to choose the right dentist for you.<sup>5</sup>
- **Healthy Rewards**<sup>®</sup> – Access discounts on fitness memberships and devices, plus vision care, LASIK surgery, hearing aids, meal planning services and virtual workouts.<sup>6</sup>



## Wherever you are, we're there too.

Cigna Healthcare<sup>SM</sup> provider networks: [Cigna.com/ifp-providers](https://www.cigna.com/ifp-providers)

Our plan networks give you access to hundreds of thousands of providers and locations throughout the United States. Whether you stay local or split the year between locations, our network providers are there for you. All of our dental plans use one of our two networks:

### Cigna DPPO Advantage Network<sup>7</sup>

- 74,000+ unique dental providers

### Cigna DPPO Total Network<sup>7</sup>

- 129,000+ unique dental providers
- Among the largest dental networks available



## Preventive and low-deductible plans.

Low-cost coverage for you and your family

- Average monthly premiums as low as \$20<sup>8</sup>
- \$0 – \$50 individual deductible, \$150 family deductible<sup>9</sup>
- Up to \$1,500 in benefits
- \$0 dental check-ups, including cleanings and routine X-rays<sup>10</sup>
- Orthodontia available on select plans

PREVENTIVE AND LOW DEDUCTIBLE PLANS

	Cigna Dental Preventive	Cigna Dental 1000	Cigna Dental 1500
<b>Deductible - Calendar Year (Individual)</b>	N/A	\$50	\$50
<b>Family Deductible</b>	N/A	\$150	\$150
<b>Waived for Preventive (Class I)</b>	N/A	Yes	Yes
<b>Calendar-Year Maximum</b>	Unlimited	\$1,000	\$1,500
<b>Waiting Period (Class I, II, III, IV)</b>	N/A	0, 6, 12	0, 6, 12, 12
<b>Co-insurance (Plan pays)</b>			
Class I - Diagnostic & Preventive such as oral exams, cleanings and routine X-rays <sup>11</sup>	100%	100%	100%
Class II - Basic Restorative such as fillings and simple extractions <sup>11</sup>	Not covered	80%	80%
Class III - Major Restorative such as crowns, dentures and bridges <sup>11</sup>	Not covered	50%	50%
Class IV - Orthodontia	Not covered	Not covered	50% & \$1,000 max <sup>12</sup>
Class IX - Implants	Not covered	Not covered	Not covered
<b>Network</b>	<b>Advantage</b>	<b>Advantage</b>	<b>Advantage</b>
Average Premium	\$19.73	\$35.25	\$40.89
Age 0-24	\$19.73	\$28.05	\$32.76
Age 25-59	\$19.73	\$32.23	\$37.47
Age 60+	\$19.73	\$40.18	\$45.49



## High annual maximum plan.

More robust coverage, higher benefits

- Average monthly premiums as low as \$38<sup>8</sup> for applicants age 60 and over
- \$100 individual deductible<sup>9</sup>
- \$0 dental check-ups after deductible, including cleanings and routine X-rays<sup>10</sup>
- See any dentist you'd like, but save more with the Cigna Total network

	<b>HIGH ANNUAL MAXIMUM PLAN</b>
	Cigna Dental 3000/100
<b>Deductible - Calendar Year (Individual)</b>	\$100
<b>Family Deductible</b>	N/A
<b>Waived for Preventive (Class I)</b>	No
<b>Calendar-Year Maximum</b>	\$3,000
<b>Waiting Period<sup>1</sup> (Class I, II, III)</b>	0, 6, 12
<b>Co-insurance (Plan pays)</b>	
Class I - Diagnostic & Preventive such as oral exams, cleanings and X-rays <sup>11</sup>	100%
Class II - Basic Restorative such as fillings and simple extractions <sup>11</sup>	50%
Class III - Major Restorative such as crowns, dentures and bridges <sup>11</sup>	50%
Class IV - Orthodontia	Not covered
Class IX - Implants	Not covered
<b>Network</b>	<b>Total</b>
Average Premium	\$32.40
Age 0-24	\$23.47
Age 25-59	\$26.08
Age 60+	\$38.22





## Bundled plans.

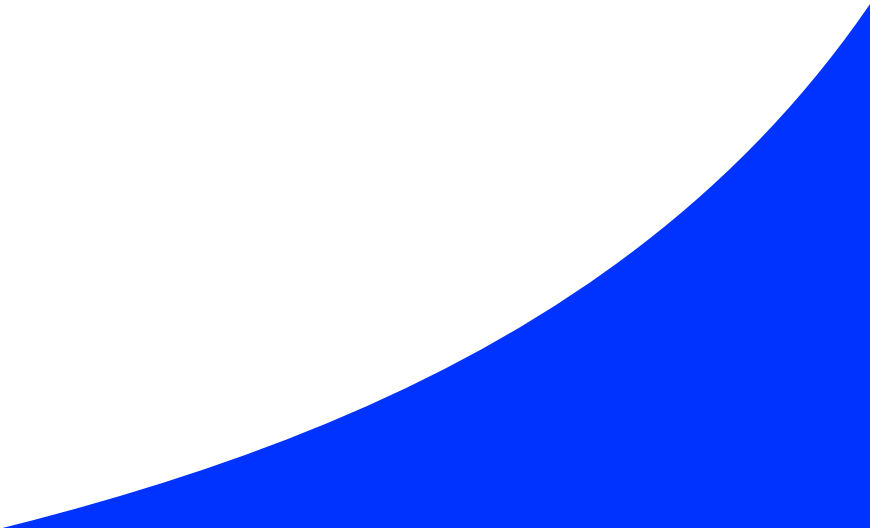


Dental, vision and hearing: More benefits in one policy.

- Average monthly premiums as low as \$32<sup>8</sup>
- \$50 – \$100 deductibles<sup>9</sup>
- Up to \$2,500 in dental benefits
- Up to \$300 in vision benefits
- Up to \$700 in hearing benefits
- Dental implants available on select plans<sup>13</sup>

### BUNDLED PLANS

	Cigna Dental Vision 1000	Cigna Dental Vision Hearing 2000	Cigna Dental Vision Hearing 3500
<b>Deductible - Calendar Year (Individual)</b>	\$50	\$100	\$100
<b>Family Deductible</b>	\$150	N/A	N/A
<b>Waived for Preventive (Class I)</b>	Yes	Yes	Yes
<b>Calendar-Year Maximum</b>	\$1,000	\$1,500	\$2,500
<b>Waiting Period<sup>1</sup> (Class I, II, III, IX)</b>	0, 0	0, 0, 12	0, 0, 6, 12
<b>Co-insurance (Plan pays)</b>			
Class I - Diagnostic & Preventive such as oral exams, cleanings and routine X-rays <sup>11</sup>	100%	100%	100%
Class II - Basic Restorative such as fillings and simple extractions <sup>11</sup>	70%	70%	80%
Class III - Major Restorative such as crowns, dentures and bridges <sup>11</sup>	Not covered	50%	50%
Class IV - Orthodontia	Not covered	Not covered	Not covered
Class IX - Implants	Not covered	Not covered	50% & \$2,000 max <sup>13</sup>
<b>Network</b>	<b>Advantage</b>	<b>Advantage</b>	<b>Advantage</b>
<b>Vision Exam Allowance</b>	30% up to \$50	50% up to \$75	90% up to \$100
<b>Vision Material Allowance</b>	\$100	\$200	\$300
<b>Hearing Exam Allowance</b>	Not covered	\$50	\$50
<b>Hearing Aid Allowance</b>	Not covered	\$500	\$700
Average Premium	\$31.75	\$50.26	\$61.94
Age 0-24	\$31.52	\$41.25	\$51.63
Age 25-59	\$31.99	\$45.38	\$57.92
Age 60+	\$32.61	\$51.46	\$67.09



1. Waiting periods may vary by state; refer to the policy for more details. Waiting periods for Class 2 and 3 may be waived at the individual member level if the application indicates that there were 12 months or more of prior dental coverage that included coverage for Class 3, Major Restorative services, and not more than 63 days have lapsed between the prior coverage and this plan. Any prior dental insurance plan that did not include Class 3 services will not count toward waiting period waiver. Orthodontia and implant waiting periods are not eligible for waiver.
2. For each additional eligible dependent, as defined by the policy, added to a primary policy, a 15% discount is applied to the standard rate. Discount is applied in the quote tool.
3. Sample daily rate is based on a single person and represents the Cigna Healthcare national average rate for all plans (all ages and geographic locations) and reflects rates valid as of November 2023. Subject to change.
4. The downloading and use of the myCigna mobile app is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.
5. 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.
6. **Healthy Rewards programs are NOT insurance.** Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards 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.
7. Zelis Network360 data as of November 2023. Subject to change.
8. Sample monthly rates are based on a single person per month and represent the the Cigna Healthcare national average rates for each plan (all ages and geographic locations) and reflect rates as of November 2023. Premiums vary by geographic area and are subject to change.
9. Deductibles vary by plan and services. Please refer to the policy to understand the specific deductible and service details.
10. Not all preventive services are covered. Frequency limitations apply. For more information, review plan documents.
11. Covered services have frequency limitations, and some covered services are determined by age. For a complete listing of covered services, please read your plan documents.
12. Orthodontia subject to separate individual \$50 Class IV lifetime deductible.
13. Implants subject to \$2,000 lifetime maximum and a 12-month waiting period.

**Cigna Dental Preventive, 1000 and 1500 plans:** AL, CO, CT, DE, HI, IA, IL, MI, ND, WV and WY: HC-NOT11 et al., AK: HC-NOT53, AR: HC-NOT36 et al., AZ: INDDENTPOLAZ032017, CA: INDDENTPOLCA0713 et al., DC: HC-NOT42 et al., FL: HC-NOT15 et al., GA: INDDENPOLGA0317, ID: HC-NOT51 et al., IN: HC-NOT2 et al., KS: HC-NOT49 et al., KY: HC-NOT44 et al., LA: INDDENTPOLLA0713, MA: HC-NOT11, HC-NOT32, et al., ME: HC-NOT58 et al., MD: INDDENTPOLMD.PREV, INDDENTPOLMD.1000, INDDENTPOLMD.1500 and MDINDSADOHIPAMND10-20, MI: INDSADPOLMI.1000, INDDENTPOLAMI042021.1500, INDDENTPOLAMI042021.PREV, MO: INDDENTPOLMO0713, MN: INDDENTPOLMN0713, MS: HC-NOT48 et al., MT: INDDENTPOLMT0713, NC: HC-NOT18, NE HC-NOT47, et al., NH: INDDENTPOLNH.1000, INDDENTPOLNH.1500, INDDENTPOLNH.PREV, NJ: HC-NOT46 et al., NM: INDDENPOLNM0322.1000 and INDDENPOLNM0322.1500, NY: INDDENTPOLNY.PREV, INDDENTPOLNY.1000, INDDENTPOLNY.1500, NV: HC-NOT39 et al., OH: INDDENTPOLOH0317, OK: HC-NOT26 et al., OR: INDDENTPOLOR0713, PA: INDDENPOLPA0917, RI: INDDENPOLRI0918., 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).

Cigna Dental Preventive plan is not available in NM.

**Cigna Dental 3000/100 plan** (AL, CO, CT, DE, HI, IA, IL, ND, PA, WV and WY: HC-NOT11 et al., AK: HC-NOT53 et al., AR: HC-NOT36 et al., AZ: INDDENPOLAZ, DC: HC-NOT42 et al., FL: HC-NOT15 et al., GA: INDDENPOLGAv1, ID: HC-NOT51 et al., IN: HC-NOT23 et al., KS: HC-NOT49 et al., KY: HC-NOT44 et al., LA: INDDENPOLLA, ME: INDDENPOLME, MI: INDDENPOLMI, MO: INDDENPOLMO, MS: HC-NOT48 et al., MT: INDDENPOLMT, NC: HC-NOT18, et al., NE HC-NOT47 et al., NH: INDDENPOLNH, NM: INDDENPOLNM, NJ: HC-NOT46 et al., NV: HC-NOT39 et al., OH: INDDENPOLOH, OK: HC-NOT26 et al., RI: INDDENPOLRI, SC: INDDENPOLSC1022, SD: HC-NOT59 et al., TN: HC-NOT20 et al., TX: HC-NOT21 et al., UT: HC-NOT50 et al., VA: INDDENPOLVA, VT: HC-NOT56 et al., WI: HC-NOT54 et al.) have exclusions, limitations reduction of benefits and terms under which a policy may be continued in force or discontinued.

Cigna Dental 3000/100 plan is not available in CA, MA, MD, MN, NY, OR and WA.

**Cigna Dental Vision/Dental Vision Hearing:** INDDVPOL[State]1021.1000, INDDVHPOL[State], 1021.2000, INDDVHPOL[State], 1021.3500 (AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, ND, NE, NH, NJ, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV and WY).

Cigna Dental Vision/Dental Vision Hearing plans are not available in MT, NM, NY, VA and WA.

Cigna Healthcare (Bloomfield, CT) products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, 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. Product availability may vary by location and plan type and is subject to change. Please contact your insurance carrier, your agent/producer or the Health Insurance Marketplace if you wish to purchase PPACA-compliant pediatric dental coverage. 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.

Insured by Cigna Health and Life Insurance Company.

**Not for use in New Mexico or Utah.**

