

Individual and Family Dental Plan Comparison

MARYLAND

DENTAL PLAN	Cigna Dental Preventive	Cigna Dental 1000 Advantage Network	Cigna Dental 1500
Individual Calendar-Year Deductible	Not applicable	\$50 per person	\$50 per person
Family Calendar-Year Deductible	Not applicable	\$150 per family	\$150 per family
Calendar-Year Maximum (For Class I, II and III services)	Not applicable	\$1,000 per person	\$1,500 per person
Lifetime Deductible (Separate per person for orthodontia)	Not applicable	Not applicable	\$50 per person
Lifetime Maximum (Separate per person for orthodontia)	Not applicable	Not applicable	\$1,000 per person
Class I: Preventive/Diagnostic Services			
Preventive/Diagnostic Services Waiting Period	Not applicable	Not applicable	Not applicable
Preventive/Diagnostic Services Oral Exams, Routine Cleanings, Routine X-Rays, Sealants, Fluoride Treatment, Nonroutine X-Rays, Periodontal Maintenance, Emergency Treatment, Space Maintainers (Non-orthodontic)	You pay \$0	You pay \$0	You pay \$0
Class II: Basic Restorative Services			
Basic Restorative Services Waiting Period	Not applicable	6-month waiting period ¹	6-month waiting period ¹
Basic Restorative Services Fillings, Periodontal (Deep) Cleaning, Routine/Impacted Tooth Extraction, Root Canal Therapy	You pay 100% of the provider's actual billed charges	You pay 20% of the provider's contracted fee (after deductible)	You pay 20% of the provider's contracted fee (after deductible)
Class III: Major Restorative Services			
Major Restorative Services Waiting Period	Not applicable	12-month waiting period ¹	12-month waiting period ¹
Major Restorative Services Crowns, Bridges, Dentures/Partials	You pay 100% of the provider's actual billed charges	You pay 50% of the provider's contracted fee (after deductible)	You pay 50% of the provider's contracted fee (after deductible)
Class IV: Orthodontia			
Orthodontia Waiting Period	Not applicable	Not applicable	12-month waiting period ¹
Orthodontia	You pay 100% of the provider's actual billed charges	You pay 100% of the provider's actual billed charges	You pay 50% of the provider's contracted fee (after separate lifetime deductible)
Out-of-Network and Dental Terms	For out-of-network benefits and dental terms, see the Summary of Benefits	For out-of-network benefits and dental terms, see the Summary of Benefits	For out-of-network benefits and dental terms, see the Summary of Benefits

This summary contains highlights only. For additional plan information, including out-of-network benefits, view the [Summary of Benefits](#).

If you choose to visit a dentist out-of-network, you will pay the out-of-network benefit and the difference in the amount that Cigna Healthcare reimburses for such services and the amount charged by the dentist, except for emergency services as defined in your policy. This is known as balance billing.

1. Waiting periods for Class II and III 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 III, 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 III services will not count toward waiting period waiver. Orthodontia and Implant Waiting Periods are not eligible for waiver.

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Procedure	Frequency/Limitation
Oral Exams	1 per person per calendar year
Routine Cleanings	1 routine prophylaxis or periodontal maintenance procedure per person per calendar year (routine prophylaxis and periodontal maintenance are Class I procedures)
Routine X-Rays	Bitewings: 2 sets per calendar year
Sealants	1 treatment per tooth per lifetime, payable on unrestored permanent bicuspid or molar teeth for participants younger than age 14
Fluoride Treatment	1 per calendar year for participants younger than age 14
Nonroutine X-Rays	Full mouth or Panorex: 1 in any 5-year period
Periodontal Maintenance	1 periodontal maintenance or routine prophylaxis procedure per calendar year (periodontal maintenance and routine prophylaxis are Class I procedures)
Space Maintainers (Non-orthodontic)	Limited to non-orthodontic treatment for prematurely removed or missing teeth for participants younger than age 14
Periodontal (Deep) Cleaning	1 per person per lifetime
Root Canal Therapy	1 per tooth per lifetime
Crowns	1 per tooth per consecutive 84-month period. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth-colored material on molar crown or bridges. Replacement must be indicated by major decay. For participants younger than age 16, benefits limited to resin or stainless steel.
Bridges	1 in any 5-year period. Benefits will be considered for the initial replacement of a necessary functioning natural tooth extracted while the person was covered under this plan.
Dentures and Partials	1 per arch in any 5-year period
Missing Teeth Limitation	There is no payment for replacement of teeth that are missing when a person first becomes insured. This payment limitation no longer applies after 12 months of continuous coverage.

This summary contains highlights only. For additional plan information, view the Summary of Benefits.

With our dental plans, there is more to smile about.

You get flexible benefits and premium levels to meet your needs and budget, plus:

- Access to the Advantage Network, with thousands of unique dental providers at hundreds of thousands of locations across the U.S.²
- No referral needed to see a specialist
- 15% discount on monthly premiums for any additional eligible dependents³ on the plan
- Availability for all ages, including those 65 and older
- No application or processing fees
- No waiting period for Class I services (Waiting periods may be waived for select procedures if you have had prior similar dental coverage.¹)
- No need to submit claims when you use an Advantage Network provider
- 24/7/365 customer service
- One-stop plan access and help choosing the right dentist with the Brighter Score^{®4} feature on **myCigna.com**[®] or the **myCigna**[®] App⁵

You have freedom.

You are free to choose a provider from our large national network or from outside the network. Keep in mind, you'll save the most if you visit an Advantage Network provider. Find providers in our network at **Cigna.com/ifp-providers**.

To see how your savings may be greater when visiting an **Advantage Network** provider, see the Summary of Benefits.

[Cigna Dental Preventive plan MD](#)

[Cigna Dental 1000 plan MD](#)

[Cigna Dental 1500 plan MD](#)

2. Data as of December 2024. Subject to change.

3. 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.

Plan Exclusions and Limitations

What is not covered by this plan

Excluded services

Covered expenses do not include expenses incurred for:

- Procedures which are not included in the policy.
- Procedures which are not necessary and which do not have uniform professional endorsement.
- Procedures for which a charge would not have been made in the absence of coverage or for which the covered person is not legally required to pay.
- Any procedure, service, supply or appliance, the sole or primary purpose of which relates to the change or maintenance of vertical dimension.
- Procedures, appliances or restorations whose main purpose is to diagnose or treat dysfunction of the temporomandibular joint.
- The alteration or restoration of occlusion.
- The restoration of teeth which have been damaged by erosion, attrition or abrasion.
- Bite registration or bite analysis.
- Any procedure, service or supply provided primarily for cosmetic purposes. Facings, repairs to facings, or replacement of facings on crowns or bridge units on molar teeth shall always be considered cosmetic.
- The initial placement of a full denture or partial denture unless it includes the replacement of a functioning natural tooth extracted while the person is covered under this plan (the removal of only a permanent third molar will not qualify a full or partial denture for benefit under this provision).
- The initial placement of a fixed bridge, unless it includes the replacement of a functioning natural tooth extracted while the person is covered under this plan. If a bridge replaces teeth that were missing prior to the date the person's coverage became effective and also teeth that are extracted after the person's effective date, benefits are payable only for the pontics replacing those teeth which are extracted while the person was insured under this plan. The removal of only a permanent third molar will not qualify a fixed bridge for benefit under this provision.
- Replacement of teeth that are missing prior to coverage. In MD, payment limitation no longer applies after 12 months of continuous coverage.

- The surgical placement of an implant body or framework of any type; surgical procedures in anticipation of implant placement; any device, index or surgical template guide used for implant surgery; treatment or repair of an existing implant; prefabricated or custom implant abutments; removal of an existing implant.
- Crowns, inlays, cast restorations or other laboratory-prepared restorations on teeth unless the tooth cannot be restored with an amalgam or composite resin filling due to major decay or fracture.
- Core build-ups.
- Replacement of a partial denture, full denture or fixed bridge or the addition of teeth to a partial denture unless:
 - Replacement occurs at least 84 consecutive months after the initial date of insertion of the current full or partial denture; or
 - The partial denture is less than 84 consecutive months old, and the replacement is needed due to a necessary extraction of an additional functioning natural tooth while the person is covered under this plan (alternate benefits of adding a tooth to an existing appliance may be applied); or
 - Replacement occurs at least 84 consecutive months after the initial date of insertion of an existing fixed bridge (if the prior bridge is less than 84 consecutive months old, and replacement is needed due to an additional necessary extraction of a functioning natural tooth while the person is covered under this plan. Benefits will be considered only for the pontic replacing the additionally extracted tooth).
- The removal of only a permanent third molar, which will not qualify an initial or replacement partial denture, full denture, or fixed bridge for benefits.
- The replacement of crowns, cast restoration, inlay, onlay or other laboratory-prepared restorations within 84 consecutive months of the date of insertion.
- The replacement of a bridge, crown, cast restoration, inlay, onlay or other laboratory-prepared restoration regardless of age unless necessitated by major decay or fracture of the underlying natural tooth.
- Any replacement of a bridge, crown or denture which is or can be made usable according to common dental standards.

4. Brighter Score 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.

5. 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.

Plan Exclusions and Limitations

- Replacement of a partial denture or full denture which can be made serviceable or is replaceable.
- Replacement of lost or stolen appliances.
- Replacement of teeth beyond the normal complement of 32.
- Prescription drugs.
- Any procedure, service, supply or appliance used primarily for the purpose of splinting.
- Athletic mouth guards.
- Myofunctional therapy.
- Precision or semi-precision attachments.
- Denture duplication.
- Separate charges for acid etch.
- Labial veneers (lamine).
- Porcelain or acrylic veneers of crowns or pontics on, or replacing, the upper and lower first, second and third molars.
- Precious or semi-precious metals for crowns, bridges, pontics and abutments; crowns and bridges other than stainless steel or resin for participants under 16 years old.
- Treatment of jaw fractures and orthognathic surgery.
- Orthodontic treatment, except for the treatment of cleft lip and cleft palate. Exclusion does not apply if the plan otherwise covers services for orthodontic treatment.
- Sterilization of equipment, disposal of medical waste or other requirements mandated by OSHA or other regulatory agencies and infection control.
- Travel time; transportation costs.
- Temporary, transitional or interim dental services.
- Any procedure, service or supply not reasonably expected to correct the patient's dental condition for a period of at least three years, as determined by Cigna HealthcareSM.

- Diagnostic casts, diagnostic models or study models.
- Any treatment performed outside of the United States other than for emergency treatment (any benefits for emergency treatment which is performed outside of the United States will be limited to a maximum of \$100 per consecutive 12-month period).
- Oral hygiene and diet instruction; broken appointments; completion of claim forms; personal supplies (water flosser, toothbrush, floss holder); duplication of X-rays; and exams required by a third party.
- Any charges, including ancillary charges, made by a hospital, an ambulatory surgical center or a similar facility.
- Services that are deemed to be medical services.
- Services for which benefits are not payable according to the "General Limitations" section.

General Limitations

No payment will be made for expenses incurred for you or any one of your dependents:

- For services not specifically listed as covered services in the policy.
- For services or supplies that are not dentally necessary.
- For services received before the effective date of coverage.
- For services received after coverage under this policy ends.
- For services for which you have no legal obligation to pay or for which no charge would be made if you did not have dental insurance coverage.
- For professional services or supplies received or purchased directly or on your behalf by anyone, including a dentist, from any of the following:
 - Yourself or your employer.
 - A person who lives in the insured person's home or that person's employer.
 - A person who is related to the insured person by blood, marriage or adoption or that person's employer.

- For or in connection with an injury arising out of, or in the course of, any employment for wage or profit.
- For or in connection with a sickness which is covered under any workers' compensation or similar law.
- For charges made by a hospital owned or operated by or which provides care or performs services for the United States government, if such charges are directly related to a military-service-connected condition.
- For services or supplies received as a result of dental disease, defect or injury due to an act of war, declared or undeclared.
- To the extent that payment is unlawful where the person resides when the expenses are incurred.
- For charges which the person is not legally required to pay.
- For charges which would not have been made if the person had no insurance.
- To the extent that billed charges exceed the rate of reimbursement as described in the schedule.
- For charges for unnecessary care, treatment or surgery.
- To the extent that you or any of your dependents are in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid.
- For or in connection with experimental procedures or treatment methods not approved by the American Dental Association or the appropriate dental specialty society.
- For procedures that are a covered expense under any other dental plan which provides dental benefits.
- To the extent that benefits are paid or payable for those expenses under the mandatory part of any auto insurance policy written to comply with a "no-fault" insurance law or an uninsured motorist insurance law. Cigna Healthcare will take into account any adjustment option chosen under such part by you or any one of your dependents.

Important Plan Disclosures

Cigna Healthcare Dental insurance coverage shall be only for the classes of service referred to in the Schedule of a purchased plan.

Dental plans are insured by Cigna Health and Life Insurance Company with network management services provided by Cigna Dental Health, Inc. Rates may vary based on age, family size, geographic location (residential zip code) and plan design.

In MD, rates are subject to change upon 40 days' prior notice. **Dental plans apply waiting periods to covered basic (6 months), major (12 months) and orthodontic (12 months) dental care services.** Some covered services are determined by age: topical application of fluoride or sealant, space maintainers, and materials for crowns and bridges. **If the plan covers replacement of teeth, there is no payment for replacement of teeth that are missing prior to coverage. In MD, payment limitation no longer applies after 12 months of continuous coverage.**

Notice to buyer: This policy provides dental coverage only. Review your policy carefully.

Dental preferred-provider insurance policies MD: INDDENTPOLMD and MDINDSADOHIPAMND10–20 have exclusions, limitations, reduction of benefits and terms under which a policy may be continued in force or discontinued.

The policy may be cancelled by Cigna Healthcare due to failure to pay premium, fraud, ineligibility, when the insured no longer lives in the service area, or if we cease to offer policies of this type or any individual dental plans in this state, in accordance with applicable law. To cancel your policy, you must inform us in writing. Your policy will be cancelled on the first of the month following our receipt of your written notice. We reserve the right to modify this policy, including policy provisions, benefits and coverages, consistent with state or federal law. This individual plan is renewable monthly or quarterly.

For costs and additional details about coverage, contact Cigna Health and Life Insurance Company at 900 Cottage Grove Rd, Hartford, CT 06152 or call **866.Get.Cigna (866.438.2446)**.

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