

Which CIGNA dental plan is right for you?



Your plan choice is an important decision and you need to choose wisely. The following questions can help you determine which dental plan features are most important to you and your family, and make your decision process easier.

For each question listed below, check "yes" or "no." Read the instructions below the table when you are finished.

For each question below, check either "yes" or "no"

- | | | |
|---|------------------------------|-----------------------------|
| Do you prefer a plan that tells you the exact dollar amount you will pay for each procedure, so you don't have to calculate percentages? | <input type="checkbox"/> yes | <input type="checkbox"/> no |
| Do you prefer a dental plan that has no annual dollar maximums , so you don't have to worry about your benefits running out if you reach a certain amount? | <input type="checkbox"/> yes | <input type="checkbox"/> no |
| Do you prefer a dental plan with no deductibles , so your benefits kick in right away, rather than waiting to reach a certain level of out-of-pocket expenses first? | <input type="checkbox"/> yes | <input type="checkbox"/> no |
| Would you change dentists if it meant spending less out-of-pocket for your dental care costs? | <input type="checkbox"/> yes | <input type="checkbox"/> no |
| Would you be willing to select a primary care network dentist to manage all your dental care needs? | <input type="checkbox"/> yes | <input type="checkbox"/> no |

Number of answers you checked in each column:

Do you have more checks in the "yes" column? Then the DHMO plan* might be right for you because:

- There are no annual dollar maximums
- There are no deductibles
- Your benefits start right away: no waiting periods
- There are no claim forms to file
- You select a DHMO network general dentist to manage all your dental health care needs and he/she will refer you to visit any network specialist
- Your dentist may already participate in the CIGNA DHMO network; visit our online directory to verify!

Do you have more checks in the "no" column? Then the DPPO plan might be right for you because:

- You have the freedom to visit any licensed dentist or specialist
- You do not need a referral to visit any specialist
- Your dental plan will cover eligible dental expenses after you meet any applicable waiting periods and meet any deductibles
- Your plan is based on coinsurance levels that determine the percentage of costs covered by the plan for different types of services

We encourage you to review your plan materials in detail, such as brochures, the Dental Fee Overview (DHMO), or benefit summary (DPPO) before enrolling in a CIGNA plan. If you still have questions after reviewing your enrollment information, you can call **1.800.CIGNA24 (1.800.244.6224) to speak to one of our helpful customer service representatives. You can also visit our website at **www.cigna.com**.**

*The CIGNA DHMO is not available in the following states: AK, HI, ME, MT, NH, NM, ND, PR, RI, SD, VI, VT, WV, and WY. Out-of-network benefits are not available with the CIGNA DHMO plan. †The term "DHMO" is used to refer to product designs that may differ by state of residence of enrollee, including but not limited to, prepaid plans, managed care plans, and plans with open access features. CIGNA Dental refers to the following operating subsidiaries of CIGNA Corporation: Connecticut General Life Insurance Company, and CIGNA Dental Health, Inc., and its operating subsidiaries and affiliates. The CIGNA Dental Care plan is provided by CIGNA Dental Health Plan of Arizona, Inc., CIGNA Dental Health of California, Inc., CIGNA Dental Health of Colorado, Inc., CIGNA Dental Health of Delaware, Inc., CIGNA Dental Health of Florida, Inc., a Prepaid Limited Health Services Organization licensed under Chapter 636, Florida Statutes, CIGNA Dental Health of Kansas, Inc. (Kansas and Nebraska), CIGNA Dental Health of Kentucky, Inc., CIGNA Dental Health of Maryland, Inc., CIGNA Dental Health of Missouri, Inc., CIGNA Dental Health of New Jersey, Inc., CIGNA Dental Health of North Carolina, Inc., CIGNA Dental Health of Ohio, Inc., CIGNA Dental Health of Pennsylvania, Inc., CIGNA Dental Health of Texas, Inc., and CIGNA Dental Health of Virginia, Inc. In other states, the CIGNA Dental Care® plan is underwritten by Connecticut General Life Insurance Company or CIGNA HealthCare of Connecticut, Inc. and administered by CIGNA Dental Health, Inc.

‡The CIGNA Dental PPO is underwritten and/or administered by Connecticut General Life Insurance Company with network management services provided by CIGNA Dental Health, Inc. For Arizona/Louisiana residents the dental PPO plan is known as CG Dental PPO. In Texas, CIGNA Dental's network based indemnity plan is known as CIGNA Dental Choice. © 2019 CIGNA

