

What to look for in a dental plan.



There's more to dental coverage than just looking at cost. Here's what to consider:

Network – Visiting an in-network provider will usually save you money. Check the carrier's provider directory to see if your current provider is in-network, or to find providers near you. You can search the [Cigna Health Care Provider Directory](#), to see if your dentist is in the Total DPPO Network or Advantage DPPO Network.

Maximums – The maximum is how much the carrier may contribute to your dental costs during the benefit period.

Waiting periods – Carriers can offer a variety of plans to match different needs. Consider whether the plan allows you to start using Preventive and Diagnostic services immediately. Some plans do not require and/or will waive waiting periods for services, such as exams, cleanings and bitewing x-rays.

Benefit category – Procedures are classified into four categories: Preventive, Basic, Major and Orthodontia. The carrier covers a percentage of a procedure cost based on which benefit tier the procedure falls into. Not all carriers categorize procedures the same way, so make sure to review closely.

Additional benefits – Consider what other needs you'll have and look for a plan that covers it, like orthodontia, implants or hearing aids.

Cigna Healthcare benefits

vs.

Other carriers:

- ✔ Bundled plans have no waiting periods to use vision or hearing benefits
- ✔ Plan options that bundle benefits like dental, vision and hearing together in one plan
- ✔ We offer exclusive programs like Healthy Rewards with discounts toward fitness memberships and devices, plus vision care, LASIK surgery, hearing aids, and virtual workouts*
- ✔ 24/7/365 access to customer service representatives by phone

- ✘ Limited options for bundled plans and often require waiting periods
- ✘ May require purchasing additional plans to provide vision and hearing benefits
- ✘ Offer limited or no choice in regard to value-added programs outside of dental plan benefits
- ✘ Typically do not offer 24/7/365 customer service for dental plan subscribers

Individual and Family Plans

Insured by Cigna Health and Life Insurance Company

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* **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 discounted at any time. Participating providers are solely responsible for their goods and services.

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