



# Today

taking care of  
your teeth, eyes  
and ears.

# Tomorrow

taking it all in.

The **Cigna Dental Vision Hearing 3500 insurance plan** helps keep your teeth, eyes and ears healthier today so you can enjoy life at its fullest every day. We make it easy with one bundled plan, one simple premium and one place for dedicated support.

You may be eligible to enjoy up to \$3,650 in total benefits that reset each year. This includes maximum dental coverage and generous allowances for both vision care and hearing care. Plus, access to Healthy Rewards®.<sup>1</sup>



## Questions?

If you need more plan details, contact your broker.

<Broker Name>

<Broker phone number>

<Broker email>

## Individual and Family Dental Plans

Cigna Health and Life Insurance Company

1. **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.

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## Cigna Dental Vision Hearing 3500 plan highlights.

See plan details online for additional covered services and coinsurance percentages.

| PLAN PAYS:   |   |   |  |
|--|---|---|--|
| <b>DENTAL</b><br><b>\$2,500</b><br>in dental benefits<br>per calendar year<br><br>\$100 deductible<br>per person   | <b>100%</b><br>no deductible for: <ul style="list-style-type: none"> <li>Routine six-month dental exams, including cleanings<sup>2</sup></li> <li>Routine and nonroutine X-rays</li> <li>Emergency care to relieve pain</li> <li>No waiting period<sup>3</sup></li> </ul> | <b>80%</b><br>after deductible for: <ul style="list-style-type: none"> <li>Fillings</li> <li>Routine and impacted tooth extractions</li> <li>Repairs for bridges, crowns, inlays and dentures</li> <li>Denture relines, rebases and adjustments</li> <li>No waiting period<sup>3</sup></li> </ul> | <b>50%</b><br>after deductible and any applicable waiting period <sup>3</sup> for: <ul style="list-style-type: none"> <li>Dental implants (subject to \$2,000 lifetime maximum)</li> <li>Root canals</li> <li>Dentures and bridges</li> <li>Periodontal maintenance</li> <li>Periodontal (deep) cleaning</li> <li>Complex tooth extractions</li> </ul> |
| <b>VISION</b><br><b>\$400</b><br>in vision benefits<br>per calendar year<br><br>No deductible<br><br>No waiting period   | <b>90%</b><br>Annual eye exam – up to \$100 per calendar year   | <b>\$300</b><br>Eyeglasses (lenses or frames) or contact lenses – up to \$300 per calendar year   | <b>PLUS:</b><br>Additional savings on vision-related purchases when visiting participating vision centers and professionals <sup>4</sup>   |
| <b>HEARING</b><br><b>\$750</b><br>in hearing benefits<br>per calendar year<br><br>No deductible<br><br>No waiting period   | <b>UP TO \$50 PER YEAR</b><br>Annual hearing exam   | <b>UP TO \$700 PER YEAR</b> <ul style="list-style-type: none"> <li>Hearing aids and accessories</li> <li>Options for premier smart technology</li> </ul>  | <b>UP TO 50% OFF</b><br>Hearing aid devices  |
| <b>Cigna Healthcare Provider Networks: <a href="https://hcpdirectory.cigna.com/web/public/consumer/directory/search">Hcpdirectory.Cigna.com/web/public/consumer/directory/search</a></b> |   |   |  |

2. Not all preventive services are covered. Frequency limitations apply. For more information, review plan documents.

3. Waiting periods for Class 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.

4. Provider participation is 100% voluntary. Please check with your eye care professional for any discount offer.

## Make the most of your plan with these perks.

The Cigna Dental Vision Hearing 3500 plan gives you the benefits and convenience you're looking for. You'll also get access to Healthy Rewards,<sup>5</sup> which offers exclusive discounts on health and wellness programs and services. Plus, you'll get a 15% discount for eligible dependents.

### Dental

Enjoy discounts on all plan-covered dental services up to the annual max of the plan when you see an in-network dentist, plus:

- Access to the Cigna Advantage Network with thousands of unique dental providers at hundreds of thousands of locations across the U.S.
- Coverage starting as soon as next month
- No referral to see a dental specialist
- One-stop plan access and help choosing the right dentist with the Brighter Score<sup>®</sup> feature<sup>6</sup> on **myCigna.com**<sup>®7</sup> or the **myCigna**<sup>®</sup> App<sup>8</sup>
- 24/7/365 customer service

### Vision

Access one of the largest professional routine vision care specialty networks in the nation.<sup>9</sup>

- Hundreds of thousands of private practices
- Hundreds of thousands of eye care providers nationwide

### Hearing

Get convenient care and immediate coverage at a location near you.

- Access to thousands of hearing centers nationwide<sup>9</sup>
- Immediate, day-one coverage

5. **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.

6. 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.

7. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

8. 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.

9. You may pay more for out-of-network charges if the dentist's charges exceed the amount Cigna Healthcare reimburses for billed services. Refer to the policy for more details.

Dental preferred provider insurance policies INDDVHPOL (State code) 1021.3500 (State code: AL, AK, AR, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IA, IN, KY, KS, LA, MD, ME, MN, MI, MS, MO, NE, NV, NH, NC, ND, NJ, OH, OK, OR, RI, PA, SC, SD, TN, TX, UT, VT, WI, WV and WY).

Products are not available in MA, MT, NM, NY, VA and WA.

Product availability may vary by location and plan type and is subject to change. 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. Cigna Healthcare 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. In Utah, all products and services are provided by Cigna Health and Life Insurance Company (Bloomfield, CT). The Cigna Healthcare name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

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

**Not for use in New Mexico, Oregon and Utah.**

