Preventive care that pays

Cigna Dental Wellness*Plus*



The key to a healthy smile is taking care of your teeth and gums – before problems start. With your dental coverage, most preventive care is available at low or no cost. And, with Cigna Dental Wellness*Plus*®[1], your preventive care earns you higher coverage for the next year.

Receiving regular dental care can help you catch minor problems before they become major and expensive to treat. Make the most of your dental coverage. Visit your dentist regularly for exams and cleanings.

Healthy smile, healthy life

Routine dental care does more than brighten your smile. It helps your overall health. Periodontal (gum) disease, a bacterial infection, is linked to serious health issues, like pre-term birth, heart disease, stroke and diabetes.[2] Taking good care of your teeth and gums can lead to a healthier you.

For more information about your dental plan, visit **Cigna.com** or call **800.Cigna24 (800.244.6224)**.

Preventive care pays

Cigna Dental Wellness*Plus* rewards you and your family for getting preventive dental care. Known as Class I services, the plan encourages good dental care and can improve the overall health of your whole family.

Most preventive services are covered at no or low cost.

How Cigna Dental Wellness*Plus* works

- When you get preventive care, your coverage (the percentage your plan will pay towards the cost of covered services) will increase. Look for details in your plan documents.
- Your coverage level will grow each year. Up to the level listed in your plan documents. As long as you stay enrolled in the plan. And keep getting preventive care.
- Members of the same family could have different coverage levels in future years. Why? Because family members who get preventive care also see an increase in coverage in the next year(s).
- If you don't get preventive care, your coverage level stays the same. This is also true for your family members.

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Common examples of dental classes*

Class I: Preventive care. Cleanings, oral exams, x-rays.

Class II: Basic care. Fillings, basic restorative.

Class III: Major services. Crowns, bridges, root canals.

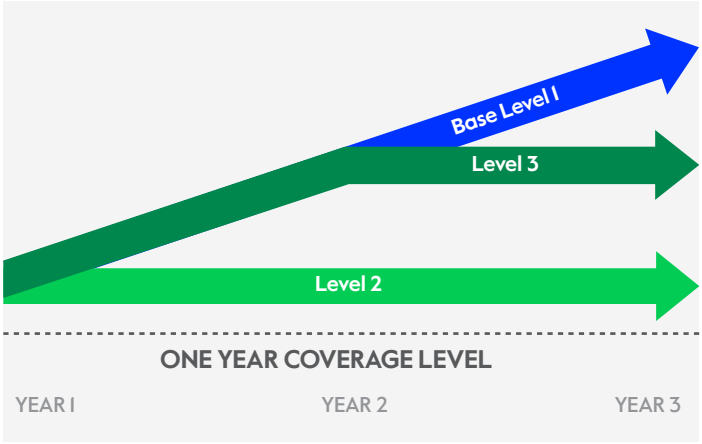
Class IV: Orthodontic coverage

Your preventive care changes your coverage level

Base Level I – You get preventive care each year. Your coverage level increases the following year up to the amount listed in your plan documents.

Level 2 – You never get preventive care. Your coverage level stays the same.

Level 3 – You get preventive care in year I. Your coverage level increases in year 2. However, you do not get preventive care in year 2. In year 3, your coverage level stays at the year 2 level. It does not increase further.



*This is not a complete list of exclusions and limitations. The terms of your specific dental plan may vary. See your plan documents for complete details. Not all preventive care services are covered. For example, athletic mouth guards are generally not covered. Under most plans: Exams and Cleanings are limited to 2 per calendar year; X-rays are limited to: Bitewings - 2 per calendar year, Full Mouth - 1 every 3 calendar years, Panorex - 1 every 3 calendar years; Crowns, Inlays and Bridges are limited to 1 per 60 consecutive months (reviewed if more than once). The frequency limitations of certain other covered services and annual dollar maximums are set forth on your plan benefit schedule. Waiting periods may apply. Orthodontic coverage may not be included with all plans and is typically subject to a lifetime maximum.

1. This flyer provides the highlights of the Cigna Dental WellnessPlus program. Review your plan documents or contact your employer to determine if your plan includes this program. The specific terms of your dental plan as selected by your employer will always determine your actual coverage.

2. Mayo Clinic. "Periodontitis." February 2023. https://www.mayoclinic.org/diseases-conditions/periodontitis/symptoms-causes/syc-20354473.

Product availability may vary by location and plan type and is subject to change. All group 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 representative.

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