

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 Cigna dental coverage, most preventive care is available at low or no cost. And, with Cigna Dental Wellness*Plus*[®], your annual dollar maximum could increase each year.¹

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.

Preventive care includes:*

- › Cleanings
- › Oral exams
- › X-rays

Most preventive services are covered at no or low cost.

*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. Waiting periods may apply to certain services. The frequency limitations of certain other covered services and annual dollar maximums are set forth on your plan benefit schedule.

Preventive care pays

Cigna Dental Wellness*Plus* rewards you and your family for getting preventive dental care. The plan encourages good dental care. And can help improve the overall health of your whole family.

How Cigna Dental Wellness*Plus* works

- › When you get preventive care, your annual dollar maximum increases the next plan year. This lets you build your annual dollar maximum for other future needs.
- › Your annual dollar maximum 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 annual dollar maximums in future years. Why? Because family members who get preventive care also see an increase in their annual dollar maximum in the next year(s).
- › If you don't get preventive care, your annual dollar maximum stays the same. This is also true for your family members.

Together, all the way.[®]



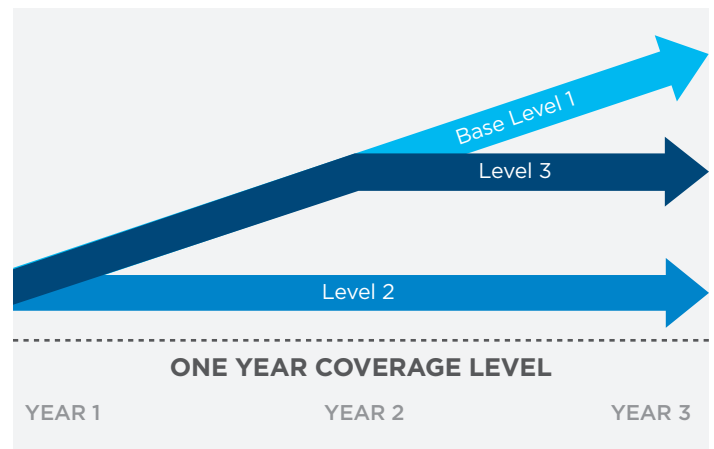
Offered by: Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company.

Your preventive care changes your coverage level

Base Level 1 – You get preventive care each year. Your annual dollar maximum increases the following year. Up to the amount listed in your plan documents.

Level 2 – You never get preventive care. Your annual dollar maximum stays the same.

Level 3 – You get preventive care in year 1. Your annual dollar maximum increases in year 2. However, you do not get preventive care in year 2. In year 3, your annual dollar maximum stays at the year 2 level. It does not increase further.



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



1. This flyer provides the highlights of the Cigna Dental WellnessPlus program. Increases are subject to the amount specified in your plan documents. 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. <http://www.webmd.com/oral-health/features/health-perils-of-gum-disease>. Retrieved on July 23, 2015.

All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents.

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