

FINDING THE RIGHT DENTAL COVERAGE

Get the features and insurance benefits you want at a price that fits your budget.

When it comes to dental care, people have different needs. So, it's important to select a dental insurance policy that is right for you. Take a look at what Cigna dental plans have to offer.

A dental plan with more choice and access

- ▶ When visiting a Cigna DPPO Advantage Network provider, annual cleanings, oral exams and routine x-rays are covered 100%¹
- ▶ More than 93,000² providers in our Cigna DPPO Advantage Network with the option to see an out-of-network provider
- ▶ Access to nearly 290,000² office locations nationwide
- ▶ Individual, family and child-only coverage options³
- ▶ Coverage available for basic and major restorative care, including fillings, routine x-rays, bridges, root canals and more⁴
- ▶ Available to all ages, from children to grandparents

Extra services to keep you smiling

Our dental plans do more than just help with your oral care expenses. They include valuable tools and services making it easier for you to maintain good oral health.

- ▶ No primary dentist or referrals required for specialist care
- ▶ Website and mobile app gives you access to personal health and claims information anytime
- ▶ No claim submissions – Cigna DPPO Advantage Network providers submit claims automatically

The chart below outlines a few examples of how you can save with a **Cigna Dental 1500 Plan**. It compares using a **Cigna DPPO Advantage Network** provider, compared to using an out-of-network provider and not having dental insurance.

| | CLASS CATEGORY | CIGNA DPPO ADVANTAGE NETWORK* | OUT-OF-NETWORK PROVIDERS* | WITHOUT DENTAL INSURANCE** |
|--|-------------------|-------------------------------|---------------------------|----------------------------|
| Cleaning (Adult Prophy) - D1110 | Class I | \$0 | \$54 | \$100 |
| Filling (2 surfaces) - D2392 | Class II (basic) | \$28 | \$157 | \$237 |
| Crown (Porcelain & High Noble Metal) - D2750 | Class III (major) | \$357 | \$903 | \$1,202 |
| Orthodontics (Braces) - D8080 | Class IV | \$3,155 | \$4,773 | \$6,435 |

Chart is estimated, benefits may vary by provider and location.

* Estimate based on the national average of a Cigna Dental 1500 plan; subject to deductible and coinsurance (as applicable), and contracted rate (for Cigna DPPO Advantage Network providers); results in specific states may vary. If you visit an out-of-network provider, you are responsible for the difference in the amount that Cigna reimburses (i.e., MAC) for such services and the amount charged by the dentist.

** Estimate based on 2018 Cigna Dental internal claims data, projected to 7/1/2019

Together, all the way.®



Which plan is right for you?

Cigna Dental 1000 – With this plan, eligible restorative services are covered up to \$1,000 per calendar year.

- ▶ 100% coverage for up to two cleanings a year and routine x-rays⁵
- ▶ Annual deductible is waived for eligible preventive and diagnostic services, which helps to lower your expenses
- ▶ Cigna covers up to \$1,000 for eligible restorative services such as crowns, bridges, fillings, root canals and dentures⁴

Cigna Dental 1500 – this plan covers eligible restorative services up to \$1,500 per calendar year and orthodontic treatment up to \$1,000 per lifetime.

- ▶ 100% coverage for up to two cleanings a year and routine x-rays⁵
- ▶ Annual deductible is waived for eligible preventive and diagnostic services, which helps to lower your expenses
- ▶ Cigna covers up to \$1,500 for eligible restorative services such as crowns, bridges, fillings, root canals and dentures⁴
- ▶ Orthodontia is covered with a separate lifetime maximum benefit of \$1,000 and a separate \$50 lifetime deductible

The Cigna Dental Oral Health Integration Program[®]

Routine dental care is vital to your total good health and well-being. It's also true for pregnant women and people living with a long-term health issue. Research shows that when these people get the right dental care, they may be able to avoid costly health problems. That's why we provide 100% payment for certain procedures when visiting a Cigna DPPO Advantage provider. These procedures promote better oral health for customers with certain long-term health issues.⁶

Learn more

For a complete list of dental professionals in the Cigna network, call [800.Cigna24](tel:800.Cigna24) or go to Cigna.com/ifp-providers.

Ready to enroll?

Contact your broker/producer or call [855.377.2326](tel:855.377.2326) to speak with a licensed Cigna representative.

Already a customer?

Call [800.Cigna24](tel:800.Cigna24) to reach customer service.



1. Some preventive expenses may not be covered, like athletic mouth guards. Refer to the Summary of Benefits or your Policy for a more complete listing of eligible covered and non-covered services.

2. Data as of June 2019.

3. Child-only coverage does not apply to New Mexico residents.

4. Some services may have limitations or not be covered. Refer to the Summary of Benefits or your Policy for a more complete listing of eligible covered and non-covered services.

5. For eligible services when you see an in-network provider. Frequency limitations apply. Number of cleanings varies by state. MD only allows one cleaning per calendar year.

6. Subject to health status verification.

Dental plans are insured by Cigna Health and Life Insurance Company with network management services provided by Cigna Dental Health, Inc.

Rates are subject to change upon 30 days' prior notice in AK, AL, AR, AZ, CO, CT, DC, DE, HI, IA, ID, IL, IN, KS, KY, MA, ME, MI, MN, MO, MT, ND, NE, NH, NJ, NM, OH, OK, OR, PA, RI, SD, TN, UT, VT, WI and WY, 31 days' prior notice in SC, 45 days' prior notice in FL and 60 days' prior notice in CA, GA, MS, NV, TX, VA and WV. In LA rates are guaranteed for the initial 12-months of coverage, except if due to addition of a newly covered person, a change in age or geographic location, or a change in policy coverage. Thereafter, rates are subject to change upon 45 days' prior notice. Dental plans apply waiting periods to covered basic (6-months), major (12-months) and orthodontic (12-months) dental care services. In WV, a 3-month waiting period applies to covered basic, major and orthodontic dental care services. In IL, NJ and VT, a 6-month waiting period applies to covered major and orthodontic dental care services. In NM, a 6-month waiting period applies to covered major dental care services. In PA, waiting periods do not apply to covered basic dental care services. Waiting periods do not apply in RI. Dental plans do not apply waiting periods to covered preventive/diagnostic services and temporomandibular joint services in AR, NM, NV, MN and VT. Some covered services are determined by age: topical application of fluoride or sealant, space maintainers, and materials for crowns and bridges. If the plan covers replacement of teeth, there is no payment for replacement of teeth that are missing prior to coverage. In FL, VA, VT and OH, payment limitation no longer applies after 12 months of continuous coverage. In NM, payment limitation no longer applies after 6 months of continuous coverage.

Dental insurance policies have exclusions, limitations, reduction of benefits and terms under which policies may be continued in force or discontinued. For costs, and additional details about coverage, contact Cigna Health and Life Insurance Company at 900 Cottage Grove Rd, Hartford, CT 06152 or call 866.GET.Cigna. (866.438.2446).

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

All Cigna products and services are provided exclusively by or through such operating subsidiaries of Cigna Corporation, 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 network. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.



Cigna Dental Plan Comparison

ALL STATES – EXCEPT AK, MA, MD, NC, NY & WA.

For AK, MA, MD, NC, NY & WA see state specific versions.

| | Cigna Dental Preventive Plan | Cigna Dental 1000 Plan | Cigna Dental 1500 Plan |
|--|---|---|---|
| IN-NETWORK | | | |
| Cigna DPPPO Advantage Network – Offers the most savings, 37%¹ national average. | | | |
| DENTAL BENEFIT | | | |
| Individual Calendar Year Deductible | Not applicable | \$50 per person | \$50 per person |
| Family Calendar Year Deductible | Not applicable | \$150 per family | \$150 per family |
| Calendar Year Maximum (For Class I, II, and III services) | Not applicable | \$1,000 per person | \$1,500 per person |
| Lifetime Deductible (Separate per person for Orthodontia) | Not applicable | Not applicable | \$50 per person |
| Lifetime Maximum (Separate per person for Orthodontia) | Not applicable | Not applicable | \$1,000 per person |
| Payment levels | Based on the provider's contracted fees | Based on provider's contracted fees | Based on provider's contracted fees |
| CLASS I: PREVENTIVE/DIAGNOSTIC SERVICES | | | |
| Preventive/Diagnostic Services Waiting Period | Not applicable | Not applicable | Not applicable |
| Preventive/Diagnostic Services Oral Exams, Routine Cleanings, Routine X-Rays, Sealants, Fluoride Treatment, Space Maintainers (non-orthodontic) | You pay \$0 (No charge) | You pay \$0 (No charge) | You pay \$0 (No charge) |
| CLASS II: BASIC RESTORATIVE SERVICES | | | |
| Basic Restorative Services Waiting Period | Not applicable | 6-month waiting period ² | 6-month waiting period ² |
| Basic Restorative Services Nonroutine X-Rays, Fillings, Routine Tooth Extraction, Emergency Treatment | You pay 100% of the provider's standard fee | You pay 20% of the provider's contracted fee (after deductible) | You pay 20% of the provider's contracted fee (after deductible) |
| CLASS III: MAJOR RESTORATIVE SERVICES | | | |
| Major Restorative Services Waiting Period | Not applicable | 12-month waiting period ² | 12-month waiting period ² |
| Major Restorative Services Periodontal (Deep Cleaning), Periodontal Maintenance, Crowns, Root Canal Therapy, Wisdom Tooth Extraction, Dentures/Partials, Bridges | You pay 100% of the provider's standard fee | You pay 50% of the provider's contracted fee (after deductible) | You pay 50% of the provider's contracted fee (after deductible) |
| CLASS IV: ORTHODONTIA | | | |
| Orthodontia Waiting Period | Not applicable | Not applicable | 12-month waiting period |
| Orthodontia | You pay 100% of the provider's standard fee | You pay 100% of the provider's standard fee | You pay 50% of the provider's contracted fee (after separate lifetime deductible) |
| Out-of-network & dental terms | For out-of-network benefits and dental terms, see the Summary of Benefits. | For out-of-network benefits and dental terms, see the Summary of Benefits. | For out-of-network benefits and dental terms, see the Summary of Benefits. |

This summary contains highlights only. For additional plan information, including out-of-network benefits, view the Summary of Benefits.

If you choose to visit a dentist out-of-network, you will pay the out-of-network benefit and the difference in the amount that Cigna reimburses for such services and the amount charged by the dentist, except for emergency services as defined in your policy. This is known as balance billing. Refer to the policy for more details.

1. Based upon 01/01/2016–12/31/2016 National Average Charges projected by Cigna Dental to 07/01/2017. Fees vary by region.

2. Waiting periods may vary by state. View state variances on Page 5 under Plan Important Disclosures. You may be eligible to waive the waiting period for Classes II & III if you have continuous 12 months of prior coverage from a valid dental insurance plan. Orthodontia waiting period cannot be waived. Refer to the policy for details.



Cigna Dental Plan Comparison

ALL STATES – EXCEPT AK, MA, MD, NC, NY & WA.

For AK, MA, MD, NC, NY & WA see state specific versions.

| | Cigna Dental Preventive Plan | Cigna Dental 1000 Plan | Cigna Dental 1500 Plan |
|--|--|--|---|
| | Cigna DPPO Advantage Network (in-network) | | |
| PROCEDURE | FREQUENCY/LIMITATION | | |
| CLASS I: PREVENTIVE/DIAGNOSTIC SERVICES | | | |
| Oral Exams | 1 per consecutive 6-month period | | |
| Routine Cleanings | 1 routine prophylaxis or periodontal maintenance procedure per consecutive 6-month period (routine prophylaxis falls under Class I; periodontal maintenance procedure falls under Class III) | | |
| Routine X-Rays | Bitewings: 1 set in any consecutive 12-month period. Limited to a maximum of 4 films per set | | |
| Sealants | 1 treatment per tooth per lifetime. Payable on unrestored permanent bicuspid or molar teeth for participants less than age 14 | | |
| Fluoride Treatment | 1 per consecutive 12-month period for participants less than age 14 | | |
| Space Maintainers (non-orthodontic) | Limited to non-orthodontic treatment for prematurely removed or missing teeth for participants less than age 14 | | |
| CLASS II: BASIC RESTORATIVE SERVICES | | | |
| Nonroutine X-Rays | Not covered under this plan. | Full mouth or Panorex: 1 per consecutive 60-month period | |
| Fillings | Not covered under this plan. | 1 per tooth per consecutive 12-month period (applies to replacement of identical surface fillings only). No white/tooth colored fillings on bicuspid or molar teeth | |
| Routine Tooth Extraction | Not covered under this plan. | Includes an allowance for local anesthesia and routine postoperative care | |
| Emergency Treatment | Paid as a separate benefit only if no other service, except x-rays, is rendered during the visit | | |
| CLASS III: MAJOR RESTORATIVE SERVICES | | | |
| Periodontal (Deep Cleaning) | Not covered under this plan. | 1 per quadrant per consecutive 36-month period | |
| Periodontal Maintenance | Not covered under this plan. | Payable only if a consecutive 6-month period has passed since the completion of active periodontal surgery. 1 periodontal maintenance or routine prophylaxis procedure per consecutive 6-month period (periodontal maintenance procedure is Class III; routine prophylaxis is Class I) | |
| Crowns | Not covered under this plan. | 1 per tooth per consecutive 84-month period. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth-colored material on molar crown or bridges. Replacement must be indicated by major decay. For participants less than age 16, benefits limited to resin or stainless steel | |
| Root Canal Therapy | Not covered under this plan. | 1 per tooth per lifetime | |
| Wisdom Tooth Extraction | Not covered under this plan. | Includes an allowance for local anesthesia and routine postoperative care | |
| Dentures and Partials | Not covered under this plan. | 1 per arch per consecutive 84-month period | |
| Bridges | Not covered under this plan. | 1 per consecutive 84-month period. Benefits will be considered for the initial replacement of a necessary functioning natural tooth extracted while the person was covered under this plan | |
| CLASS IV: ORTHODONTIA | | | |
| Orthodontia | Not covered under this plan. | | The total amount payable for all expenses incurred for orthodontics during a person's lifetime will not be more than the orthodontia lifetime maximum |

This summary contains highlights only. For additional plan information, including out-of-network benefits, view the Summary of Benefits.

With Cigna there is more to smile about.

You get flexible benefits and premium levels to meet your needs and budget, plus:

- Access to over 89,000⁵ in-network dental providers in our Cigna DPPO Advantage Network
- Nearly 200,000⁵ office locations across the nation
- No referral needed to see a specialist
- 15% discount on monthly premiums for any additional family members on the plan
- Available for all ages, including those 65 and older
- No application or processing fees
- No waiting period for Class I services. If you have had dental insurance for more than a year, you may be eligible to waive the waiting period for Class II, III and IV services so you won't have to wait for benefits to begin⁶
- No need to submit claims when you use a Cigna DPPO Advantage Network provider
- 24/7 live customer service at **800.Cigna24**
- Online access with **myCigna.com**. You can view bills and claims online, anytime – and make a payment, too
- Mobile access on the go. Find a dentist, check coverage and show your ID card with the myCigna Mobile App.

You have freedom.

You are free to choose a provider from our large national network or one from outside the network. Keep in mind, you'll save the most if you visit a Cigna DPPO Advantage Network provider. Find providers in our network at **Cigna.com/ifp-providers**.

To see how your savings may be greater when visiting a **Cigna DPPO Advantage Network** provider, see the Summary of Benefits.

[Cigna Dental Preventive plan](#)

[Cigna Dental 1000 plan](#)

[Cigna Dental 1500 plan](#)

5. Data as of July 2017.

6. Excludes orthodontia benefits. Eligibility for waiting period waiver is on a per person basis.

PLAN EXCLUSIONS AND LIMITATIONS

What is not covered by this plan

Excluded services

Covered expenses do not include expenses incurred for:

- Procedures which are not included in the policy.
- Procedures which are not necessary and which do not have uniform professional endorsement.
- Procedures for which a charge would not have been made in the absence of coverage or for which the covered person is not legally required to pay.
- Any procedure, service, supply or appliance, the sole or primary purpose of which relates to the change or maintenance of vertical dimension.
- Procedures, appliances or restorations whose main purpose is to diagnose or treat dysfunction of the temporomandibular joint (Services are covered in MN, NM and NV).
- The alteration or restoration of occlusion.
- The restoration of teeth which have been damaged by erosion, attrition or abrasion.
- Bite registration or bite analysis.
- Any procedure, service or supply provided primarily for cosmetic purposes. Facings, repairs to facings or replacement of facings on crowns or bridge units on molar teeth shall always be considered cosmetic.
- The surgical placement of an implant body or framework of any type; surgical procedures in anticipation of implant placement; any device, index or surgical template guide used for implant surgery; treatment or repair of an existing implant; prefabricated or custom implant abutments; removal of an existing implant.
- Crowns, inlays, cast restorations, or other laboratory prepared restorations on teeth unless the tooth cannot be restored with an amalgam or composite resin filling due to major decay or fracture.
- Core build-ups.
- Replacement of a partial denture, full denture, or fixed bridge or the addition of teeth to a partial denture unless:
 - Replacement occurs at least 84 consecutive months after the initial date of insertion of the current full or partial denture; or
 - The partial denture is less than 84 consecutive months old, and the replacement is needed due to a necessary extraction of an additional functioning natural tooth while the person is covered under this plan (alternate benefits of adding a tooth to an existing appliance may be applied); or
 - Replacement occurs at least 84 consecutive months after the initial date of insertion of an existing fixed bridge (if the prior bridge is less than 84 consecutive months old, and replacement is needed due to an additional necessary extraction of a functioning natural tooth while the person is covered under this plan. Benefits will be considered only for the pontic replacing the additionally extracted tooth).
- The removal of only a permanent third molar will not qualify an initial or replacement partial denture, full denture or fixed bridge for benefits.
- The replacement of crowns, cast restoration, inlay, onlay or other laboratory prepared restorations within 84 consecutive months of the date of insertion.
- The replacement of a bridge, crown, cast restoration, inlay, onlay or other laboratory prepared restoration regardless of age unless necessitated by major decay or fracture of the underlying natural tooth.
- Any replacement of a bridge, crown or denture which is or can be made useable according to common dental standards.
- Replacement of a partial denture or full denture which can be made serviceable or is replaceable.
- Replacement of lost or stolen appliances.
- Replacement of teeth beyond the normal complement of 32.
- Prescription drugs.
- Any procedure, service, supply or appliance used primarily for the purpose of splinting.
- Athletic mouth guards.
- Myofunctional therapy.
- Precision or semi-precision attachments.
- Denture duplication.
- Separate charges for acid etch.

PLAN EXCLUSIONS AND LIMITATIONS

- › Labial veneers (lamine).
- › Porcelain or acrylic veneers of crowns or pontics on, or replacing the upper and lower first, second and third molars.
- › Precious or semi-precious metals for crowns, bridges, pontics and abutments; crowns and bridges other than stainless steel or resin for participants under 16 years old.
- › Treatment of jaw fractures and orthognathic surgery.
- › Orthodontic treatment. Exclusion does not apply if the plan otherwise covers services for orthodontic treatment.
- › Charges for sterilization of equipment, disposal of medical waste or other requirements mandated by OSHA or other regulatory agencies and infection control.
- › Charges for travel time; transportation costs; or professional advice given on the phone.
- › Temporary, transitional or interim dental services.
- › Any procedure, service or supply not reasonably expected to correct the patient's dental condition for a period of at least three years, as determined by Cigna.
- › Diagnostic casts, diagnostic models or study models.
- › Any charge for any treatment performed outside of the United States other than for emergency treatment (any benefits for emergency treatment which is performed outside of the United States will be limited to a maximum of \$100 per consecutive 12-month period).
- › Oral hygiene and diet instruction; broken appointments; completion of claim forms; personal supplies (water pick, toothbrush, floss holder); duplication of x-rays and exams required by a third party.
- › Any charges, including ancillary charges, made by a hospital, ambulatory surgical center or similar facility.
- › Services that are deemed to be medical services.
- › Services for which benefits are not payable according to the "General Limitations" section.

General Limitations

No payment will be made for expenses incurred for you or any one of your dependents:

- › For services not specifically listed as covered services in the policy.
- › For services or supplies that are not dentally necessary.
- › For services received before the effective date of coverage.
- › For services received after coverage under this policy ends.
- › For services for which you have no legal obligation to pay or for which no charge would be made if you did not have dental insurance coverage.
- › For professional services or supplies received or purchased directly or on your behalf by anyone, including a dentist from any of the following:
 - Yourself or your employer.
 - A person who lives in the insured person's home, or that person's employer.
 - A person who is related to the insured person by blood, marriage or adoption, or that person's employer.
- › For or in connection with an Injury arising out of, or in the course of, any employment for wage or profit.
- › For or in connection with a sickness which is covered under any workers' compensation or similar law.
- › For charges made by a hospital owned or operated by or which provides care or performs services for the United States Government, if such charges are directly related to a military-service-connected condition.
- › Services or supplies received as a result of dental disease, defect or injury due to an act of war, declared or undeclared.
- › To the extent that payment is unlawful where the person resides when the expenses are incurred.
- › For charges which the person is not legally required to pay.
- › For charges which would not have been made if the person had no insurance.
- › To the extent that billed charges exceed the rate of reimbursement as described in the schedule.
- › For charges for unnecessary care, treatment or surgery.
- › To the extent that you or any of your dependents are in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid.
- › For or in connection with experimental procedures or treatment methods not approved by the American Dental Association or the appropriate dental specialty society.
- › Procedures that are a covered expense under any other dental plan which provides dental benefits.
- › To the extent that benefits are paid or payable for those expenses under the mandatory part of any auto insurance policy written to comply with a "no-fault" insurance law or an uninsured motorist insurance law. Cigna will take into account any adjustment option chosen under such part by you or any one of your dependents.

PLAN IMPORTANT DISCLOSURES

Cigna Dental insurance coverage shall be only for the classes of service referred to in The Schedule of a purchased plan.

Dental Plans are insured by Cigna Health and Life Insurance Company with network management services provided by Cigna Dental Health, Inc. Rates may vary based on age, family size, geographic location (residential zip code) and plan design.

Rates are subject to change upon 30 days' prior notice in AL, AR, AZ, CO, CT, DC, DE, HI, IA, ID, IL, IN, KS, KY, ME, MI, MN, MO, MT, ND, NE, NH, NJ, NM, OH, OK, OR, PA, RI, SD, TN, UT, VT, WI and WY, 31 days' prior notice in SC, 45 days' prior notice in FL and 60 days' prior notice in CA, GA, MS, NV, TX, VA and WV. In LA rates are guaranteed for the initial 12-months of coverage, except if due to addition of a newly covered person, a change in age or geographic location, or a change in policy coverage. Thereafter, rates are subject to change upon 45 days' prior notice. **Dental plans apply waiting periods to covered basic (6-months), major (12-months) and orthodontic (12-months) dental care services.** In WV, a 3-month waiting period applies to covered basic, major and orthodontic dental care services. In NM, a 6-month waiting period applies to covered major dental care services for effective dates of 1/1/2019 and later. In IL, NJ, and VT, a 6-month waiting period applies to covered major and orthodontic dental care services. In PA, for effective dates prior to 5/1/2018, standard waiting periods apply to covered basic, major and orthodontic dental care services; for effective dates 5/1/2018 and later, waiting periods do not apply to covered basic dental care services. In MO, for effective dates prior to 5/1/2018, waiting periods do not apply; for effective dates 5/1/2018 and later, standard waiting periods apply to covered basic, major and orthodontic dental care services. Waiting periods do not apply in RI. **Dental plans do not apply waiting periods to covered preventive/diagnostic services and temporomandibular joint services in AR, NM, NV, MN and VT.** Some covered services are determined by age: topical application of fluoride or sealant, space maintainers, and materials for crowns and bridges. If the plan covers replacement of teeth, there is no payment for replacement of teeth that are missing prior to coverage. In FL, VA and OH, payment limitation no longer applies after 12 months of continuous coverage. In NM, payment limitation no longer applies after 6 months of continuous coverage for effective dates of 1/1/2019 and later.

Notice to Buyer: This policy provides dental coverage only. Review your policy carefully.

Dental preferred provider insurance policies (AL, CO, CT, DE, HI, IA, IL, MI, ND, PA, WV and WY: HC-NOT11 et al., AR: HC-NOT36 et al., AZ: INDDENTPOLAZ032017, CA: INDDENTPOLCA0713 et al., DC: HC-NOT42, et al., FL: HC-NOT15 et al., GA: INDDENPOLGA0317, ID: HC-NOT51 et al., IN: HC-NOT23, et al., KS: HC-NOT49 et al., KY: HC-NOT44, et al., LA: INDDENTPOLLA0713, HC-NOT32 et al., ME: HC-NOT58, et al., MO: INDDENTPOLMO0713, MN: INDDENTPOLMN0713, MS: HC-NOT48 et al., MT: INDDENTPOLMT0713, NE HC-NOT47 et al., NH INDDENPOLNH0713, NJ: HC-NOT46, et al., NM: INDDENPOLNM0317, NV: HC-NOT39 et al., OH: INDDENTPOLOH0317, OK: HC-NOT26 et al., OR: INDDENTPOLOR0713, RI HC-NOT35 et al., SC: HC-NOT19 et al., SD HC-NOT59 et al., TN: HC-NOT20 et al., TX: HC-NOT21 et al., UT: HC-NOT50 et al., VA: INDDENTPOLVA0317, VT HC-NOT56 et al., WI HC-NOT54 et al.) have exclusions, limitations, reduction of benefits and terms under which a policy may be continued in force or discontinued.

The policy may be cancelled by Cigna due to failure to pay premium, fraud (in VA, any act, practice or omission that constitutes fraud), ineligibility, when the insured no longer lives in the service area, or if we cease to offer policies of this type or any individual dental plans in this state, in accordance with applicable law. You may cancel the policy, on the first of the month following our receipt of your written notice. In VA, you may cancel the policy on the date of our receipt of your written cancellation notice, unless otherwise stated. We reserve the right to modify this policy, including policy provisions, benefits and coverages, consistent with state or federal law. This individual plan is renewable monthly or quarterly.

For costs, and additional details about coverage, contact Cigna Health and Life Insurance Company at 900 Cottage Grove Rd, Hartford, CT 06152 or call **866.GET.Cigna (866.438.2446)**.

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