

Cigna Dental Care DHMO¹

Flexibility for you. Robust benefits for your employees.



Employers looking for a cost-effective option for employee dental insurance may want to consider the Cigna Dental Care[®] plan.

The Cigna Dental Care plan offers budget-friendly out-of-pocket costs and no annual/lifetime benefit maximums for employees. And clients can benefit from premiums that may be lower than a Cigna Healthcare[®] Dental PPO plan. Combine these features with access to a large network of dentists and locations, and it's a win-win for employers and employees alike.

By offering a choice between the Cigna Dental Care plan and a DPPO plan, employees have access to dental care options that meet their individual and family needs.

Cigna Dental Care plans can include both fixed co-pay and coinsurance-based plan designs. One advantage to offering a coinsurance-based Cigna Dental Care plan alongside a DPPO is that it's easy for employees to compare benefits side by side, and choose the plan that's right for their individual or family needs.

What's different about Cigna Dental Care plans when compared to Cigna Healthcare DPPO plans?

- With a *coinsurance plan*, Cigna Healthcare pays a **percentage** of the cost that is allowed by network dentists for a specific service – and the customer pays for the remaining percentage. The percentage payment structure is the same for Cigna Dental Care coinsurance plans and DPPO plans.
- Some of the differences between Cigna Dental Care coinsurance plans and Cigna Healthcare DPPO plans are: the choice of network providers, included covered services, the absence of deductibles and waiting periods, annual/lifetime maximum benefit limitations, and other benefits that may be available depending on the plan.
- We offer Cigna Dental Care coinsurance plans with a variety of features, such as coverage for surgical implants² and office visit copayment options.

Offered by Cigna Health and Life Insurance Company, Dental Health Plan of Arizona, Inc., Cigna Dental Health of California, Inc., Cigna Dental Health of Colorado, Inc., Cigna Dental Health of Delaware, Inc., Cigna Dental Health of Florida, Inc., Cigna Dental Health of Kansas, Inc., Cigna Dental Health of Kentucky, Inc., Cigna Dental Health of Maryland, Inc., Cigna Dental Health of Missouri, Inc., Cigna Dental Health of New Jersey, Inc., Cigna Dental Health of North Carolina, Inc., Cigna Dental Health of Ohio, Inc., Cigna Dental Health of Pennsylvania, Inc., Cigna Dental Health of Texas, Inc., and Cigna Dental Health of Virginia, Inc.

With the Cigna Dental Care plan and the Cigna Healthcare DPPO, your employees will have access to plans designed to encourage good dental health.

FEATURE	CIGNA DENTAL CARE	DPPO
Choose network general dentist to coordinate care	Yes	No
Deductibles	No	Yes
Annual maximums	No	Yes
Out-of-network coverage available ³	No	Yes
Access to Healthy Rewards ^{®4}	Yes	Yes
Access to Cigna Dental Oral Health Integration Program [®]	Yes	Yes
Referrals needed for specialty care (except for pediatric dentists for children up to age 13 and orthodontists)	Yes	No
Teeth whitening (take home bleaching trays and gel)	Yes	No
24/7/365 Dental Information Line	Yes	No

We're here to help

For more detailed information about these plans, contact your Cigna Healthcare sales representative.





- The term “DHMO” is used to refer to product designs that may differ by state of residence of enrollee including, but not limited to, prepaid plans, managed care plans and plans with open access features. The Cigna DHMO is not available in the following states: AK, HI, ME, MT, NH, NM, ND, PR, RI, SD, VI, VT, WV and WY.
- Surgical placement of an implant is limited to one implant per calendar year and replacement once every 10 years.
- Except for emergency care as defined by the plan documents.
Minnesota residents: If you enroll in the Cigna Dental Care (DHMO) plan, you must visit your selected network dentist in order for the charges on the Patient Charge Schedule to apply. You may also visit other dentists that participate in our network or you may visit dentists outside the Cigna Dental Care network. If you do, the fees listed on the Patient Charge Schedule will not apply. You will be responsible for the dentist’s usual fee. We will pay 50% of the value of your network benefit for those services. You’ll pay less if you visit your selected Cigna Dental Care network dentist. Call Customer Service for more information.
Oklahoma residents: DHMO for Oklahoma is an Employer Group Prepaid Dental Plan. You may also visit dentists outside the Cigna Dental Care network. If you do, the fees listed on the Patient Charge Schedule will not apply. You will be responsible for the dentist’s usual fee. We pay non-network dentists the same amount we’d pay network dentists for covered services. You’ll pay less if you visit a network dentist in the Cigna Dental Care network. Call customer service for more information.
- Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. **A discount program is NOT insurance, and the customer must pay the entire discounted charge.**

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 complete details of coverage, 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 (Bloomfield, CT) (CHLIC), Cigna HealthCare of Connecticut, Inc., and Cigna Dental Health, Inc. and its subsidiaries, including Cigna Dental Health Plan of Arizona, Inc., Cigna Dental Health of California, Inc., Cigna Dental Health of Colorado, Inc., Cigna Dental Health of Delaware, Inc., Cigna Dental Health of Florida, Inc., a Prepaid Limited Health Services Organization licensed under Chapter 636, Florida Statutes, Cigna Dental Health of Kansas, Inc. (KS & NE), Cigna Dental Health of Kentucky, Inc. (KY & IL), Cigna Dental Health of Maryland, Inc., Cigna Dental Health of Missouri, Inc., Cigna Dental Health of New Jersey, Inc., Cigna Dental Health of North Carolina, Inc., Cigna Dental Health of Ohio, Inc., Cigna Dental Health of Pennsylvania, Inc., Cigna Dental Health of Texas, Inc., and Cigna Dental Health of Virginia, Inc. In Utah, all products and services are provided by Cigna Health and Life Insurance Company (Bloomfield, CT). CHLIC policy forms: OK –HP-POL899 et al., POL115; OR – HP-POL862 et al., HP-POL121 04-10; TN – HP-POL767/HCDFB-CVR28 et al., HP-POL134/HC-CER17V1 et al.