

Cigna Dental PPO (DPPO¹): Save on Your Dental Bills

Want to get the most out of your dental care dollars?
Make your next appointment with a dentist in the
Cigna Network!



See the Savings for Yourself!

- **Save money:** When you enroll in the Cigna DPPO, dentists in the Cigna Network charge you reduced fees on all dental procedures listed on their fee schedule; even if it's not a covered procedure on your plan.*
- **Save time:** Dentists in the Cigna Network will submit your dental claims for you.

While you can visit any licensed dentist or specialist in or outside the network, you will spend more when you go out-of-network because those dentists have not agreed to special discounted rates for our customers. In addition, they can bill you for the difference between what your plan pays and their usual (non-discounted) fees. Read *A Tale of Two Crowns* to the right for an example.

Need to find a Cigna Network dentist?

Go to myCigna.com, call us at 1.800.Cigna24 (1.800.244.6224) or call your current dentist to see if he or she participates.

*Discounts on non-covered services may not be available in all states.

**For illustrative purposes only; costs based on national average charges. Cigna Dental PPO Core Network fees and national average dental charges estimated for Procedure Code D2750, Porcelain Crown Fused to High Noble Metal. Illustrations do not reflect any applicable deductibles or dollar maximums. Your savings may be different based on your local area charges.

A Tale of Two Crowns

Joe and Sue, coworkers with the same Cigna Dental PPO plan, both need a porcelain crown. The plan offers a **50% benefit on crowns** whether the procedure is done by an in-network dentist or not.

Sue decides to visit a network dentist for the procedure. That network dentist has agreed to charge Cigna customers a special discounted fee for the crown: **\$650**. Applying her Cigna benefit to the price, Sue's out-of-pocket cost would be **\$325**.

Joe, however, visits an out-of-network dentist for the same procedure. This dentist has not agreed to the special discounted fee, and charges **\$1,000** for a crown. Joe's plan will pay **50%** of the in-network contracted amount, or **\$325**, so Joe's out-of-pocket cost for his crown will total **\$675** – the difference between what his plan pays and the dentist's usual fee for that procedure.

Sue spent \$350 less than Joe for the identical procedure. Why? Because Sue visited a dentist in the Cigna Network.**



¹ The Cigna Dental PPO is underwritten or administered by Connecticut General Life Insurance Company or Cigna Health and Life Insurance Company with network management services provided by Cigna Dental Health, Inc., and certain of its operating subsidiaries. In Texas, the Dental PPO product is referred to as the Cigna Dental Choice Plan. Cigna is a registered service mark, and the "Tree of Life" logo and "Cigna Dental" are registered service marks of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries, including Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Cigna HealthCare of Connecticut, Inc., and Cigna Dental Health, Inc. and its subsidiaries, and not by Cigna Corporation. All models are used for illustrative purposes only. The Cigna Dental PPO is underwritten or administered by Connecticut General Life Insurance Company or Cigna Health and Life Insurance Company with network management services provided by Cigna Dental Health, Inc., and certain of its operating subsidiaries. In Texas, the Dental PPO product is referred to as the Cigna Dental Choice Plan. All models are used for illustrative purposes only. MAC Plans. © 2012 Cigna. Some content provided under license.