



A Dental Plan that Balances Choice and Savings

How the Plan Works

- By visiting a network dentist, you can enjoy savings and “stretch” your annual maximum.
- Visit an in-network dentist for savings. Your payment will be based on negotiated fees and you will have lower out-of-pocket costs. CIGNA Dental Core DPPO Network dentists have agreed to offer their services to our customers at reduced contracted fees.
- If you visit an out-of-network dentist, your costs will generally be higher. You may be billed for the difference between the payment the dentist receives from CIGNA and his/her usual fees.
- In-network or not, you will be reimbursed for all or part of your costs for covered procedures, up to your annual dollar maximum, after meeting your deductible and satisfying any waiting periods.
- Either you or your dentist can file a claim form.
- You can visit another dentist for a second opinion and CIGNA will reimburse you according to your plan benefits.
- Your dentist can submit a treatment plan for predetermination of benefits so you can find out what your costs will be prior to treatment. We encourage this for any treatment over \$200.
- You don’t need a referral to visit a dental specialist.
- We process your claims quickly and accurately.
- Visit any dentist in or out of our Core Network—one of the largest in the U.S.
 - You can search for a DPPO Core Network dentist, estimate dental treatment costs, and check claim status online by registering on myCIGNA.com. You can also locate a Core Network dentist and get claim information by calling CIGNA at 1.800.CIGNA24 (1.800.244.6224).

Wright USA DPPO

Calendar Year Max. <i>(Applies to Class I, II & III Services)</i>	In-Network	Out-of-Network
Per Person, Per Policy Year	\$1,500	\$1,000
Coinsurance Percentage Per Person		
Class I Preventive & Diagnostic Dental Services	100%	100%
Class II Basic Restorative Dental Services	80%	70%
Class III Major Restorative Dental Services <i>(12-Month Waiting Period)</i>	50%	40%
Deductible Per Policy Year <i>(Applies to Class II & III Services)</i>		
Individual	\$50	\$50
Family	\$150	\$150
Orthodontia		
Class IV Orthodontic Dental Services <i>(12-Month Waiting Period)</i>	50%	40%
Lifetime Orthodontia Max.	\$1,500	\$1,500



Class I Preventive & Diagnostic Dental Services, Including:

- Oral Examinations – 2 times in a calendar year
- Routine Dental Cleanings
- Routine X-rays
- Fluoride Application
- Sealants
- Space Maintainer

Class II Basic Restorative Dental Services, Including:

- Non-Routine X-Rays
- Emergency Care to Relieve Pain
- Fillings
- Oral Surgery – Simple Extractions

Class III Major Restorative Dental Services, Including:

- Oral Surgery – All Except Simple Extractions
- Surgical Extraction of Impacted Teeth
- Anesthetics
- Major Periodontics
- Minor Periodontics
- Root Canal Therapy/Endodontics
- Relines, Rebases & Adjustments
- Repairs – Bridges, Crowns & Inlays
- Repairs – Dentures
- Crowns/Inlays/Onlays
- Dentures
- Bridges

***Note:** There is a 12-month waiting period for your CIGNA benefits to apply to Class III (Major Restorative) and Class IV (Orthodontia) Services.

This is a brief description only. It is not a Certificate of Coverage. Limitations and Exclusions apply.

¹The CIGNA Dental PPO is underwritten or administered by Connecticut General Life Insurance Company with network management services provided by CIGNA Dental Health, Inc., and certain of its operating subsidiaries. In Texas, the CIGNA Dental PPO product is referred to as the CIGNA Dental Choice Plan and in Arizona and Louisiana, the CIGNA Dental PPO product is referred to as the CG Dental PPO. "CIGNA Dental" is a service mark, and the "Tree of Life" logo is a registered service mark, 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. 01/11 ©2011 CIGNA

