

A dental plan designed for real life.

No more choosing between savings or convenience. With the Cigna Dental Care® plan, you can have both - and then some. Take a fresh look.

It's a new day for your dental plan options with the new and improved Cigna Dental Care® (DHMO)¹ plan. It offers the savings of a DHMO plan, but now it's even better, simpler and more real. And that's because it's built around the real-life, whole person needs of you and your family.



Together, all the way.®



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

SAVINGS AND PREDICTABILITY

Enjoy a lower premium, no deductible or calendar year maximums and predictable costs based on your patient charge schedule.

LARGE NETWORK OF QUALITY PROVIDERS²

The Cigna Dental Care Access Plus network is the largest of its kind, and includes high-quality³ providers who are paid for the value of services they provide to you.

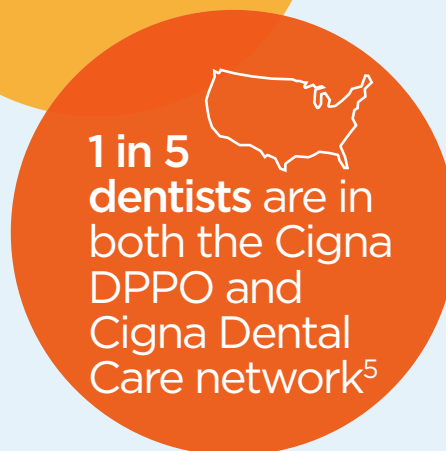
EASE AND CONVENIENCE

Our online tools make it easy to compare and choose dentists, read patient reviews and view real costs based on your specific plan. And added support is just a call away, 24/7. Plus, now you can:

- Request* a network general dentist change anytime through your myCigna account or by calling **800.244-6224**
- Use a pediatric dentist up to age 13

CARE AND SUPPORT FOR OVERALL HEALTH

We're focused on helping you be at your best, body and mind. That means offering a rich set of benefits, including cosmetic coverage like orthodontia for the whole family and teeth whitening. It also means providing clinical programs designed to help you better manage medical conditions through specialized preventive dental care.



* The effective date of the change is dependent on when you request it. Typically, requests made by the 15th of the month become effective the 1st of the following month.

1. The term DHMO ("Dental HMO") 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 Dental Care plan is not available in all states. Actual costs and savings will vary.

2. Projected Cigna Dental Care - Access Plus Network locations for year-end 2019. 31,950 unique general dentists as of October 2019. NetMinder DHMO data as of September 2019, reflecting Cigna Dental Care (DHMO) - Access Plus Network counts of unique locations. Data is subject to change. The Ignition Group makes no warranty regarding the performance of the data and the results that will be obtained by using.

3. High-quality dentists are those identified as having top results based on their Brighter Score rating. The Brighter Score is an average rating based on patient experience and professional history. Quality designations are not a guarantee of the quality of care that will be delivered to individual patients. Dentists are solely responsible for any treatment provided.

4. Compared to average costs for DPPO. Per Employee Per Month costs are based on Cigna Book of Business average costs as of year-end 2018. Actual costs will vary.

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 details of coverage, review your plan documents or contact a Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. Cigna Dental PPO plans are insured or administered by Cigna Health and Life Insurance Company (CHLIC) or Connecticut General Life Insurance Company, with network management services provided by Cigna Dental Health, Inc. (CDHI) and certain of its subsidiaries. In Texas, the insured dental plan is known as Cigna Dental Choice, and this plan uses the national Cigna DPPO network. Cigna Dental Care (DHMO) plans are insured by 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 other states, Cigna Dental Care plans are insured by CHLIC or Cigna HealthCare of Connecticut, Inc., and administered by CDHI. CHLIC policy forms: OK - DPPO: HP-POL99/HP-POL388, DHMO: POL115; OR - DPPO: HP-POL68/HP-POL352, DHMO: HP-POL121 04-10; TN - DPPO: HP-POL69/HC-CER2V1/HP-POL389 et al., DHMO: HP-POL134/HC-CER17V1 et al. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.