

## Maximizing your *plan features*

*When you receive preventive dental care, that's "wellness."  
When you get rewarded for it, that's WellnessPlus.<sup>SM</sup>*



### A progressive approach to your oral health that works wonders on your dental benefits.

#### **CIGNA Dental WellnessPlus<sup>SM1</sup>**

The key to a healthy smile is to take care of your teeth and gums before problems begin. **Every \$1 you spend on preventive dental care, could save you \$8 to \$50 in restorative and emergency treatment.<sup>2</sup>** And with your dental coverage, you'll find that most preventive services are available at low or no cost. Make the most of your dental benefits by visiting your dentist regularly for exams and cleanings.

#### **CIGNA Dental WellnessPlus rewards you for receiving routine preventive dental care.**

Receiving regular dental care often catches minor problems before they become major and expensive to treat. Did you know good dental care may even help improve your overall health? Periodontal (gum) disease, a bacterial infection, is increasingly being linked to complications for pre-term birth, heart disease, stroke, diabetes, osteoporosis and other health issues. So taking good care of your teeth and gums may improve more than just your smile, it may lead to a healthier you.

#### **Preventive care pays when you take care of your oral health**

That's because **WellnessPlus** rewards **you and your family** for receiving preventive dental care (Class I services). And with most preventive services covered at no or low cost, there's no reason not to take advantage of this feature.

When you receive any preventive care, your benefit level will increase in the following plan year for services in Class II or Class III, as specified in your plan documents. That potentially leaves more money in your pocket in future plan years because your benefit plan will provide coverage at a higher percentage for certain services.

#### **COMMON EXAMPLES OF DENTAL CLASSES**

**Class I:** Preventive care (cleanings, oral exams, X-rays, etc.)

**Class II:** Basic care (fillings, basic restorative, etc.)

**Class III:** Major services (crowns, bridges, root canals, etc.)

**Class IV:** Orthodontic coverage<sup>3</sup>

Classification of dental procedures may vary and are set by the terms of your specific dental benefit plan

#### **Here's how to get the most value from your plan...**

##### *When you receive preventive care every year...*

- When you receive preventive care in one plan year, your benefit level will **increase in the following plan year**. The increase will be applied to Class II or Class III services. Look for details in your plan documents. Each year you remain enrolled in this plan and continue to receive annual preventive care, your benefit level will increase in the following plan year, until it reaches the level specified in your plan documents.
- Family members may have different benefit levels in future years; because those who receive preventive care will be rewarded with an increase in benefit level in the following year(s) of coverage.

##### *When you don't receive preventive care every year...*

- For each plan year that you do not receive preventive care, your benefit level for Class II or III services may decrease in the following plan year. However, it will not fall below the initial plan year level. See the charts on the next page and look for details in your plan documents.
- Family members may have different benefit levels in future years because the benefit level decreases for those who don't receive preventive care. However, the benefit level will never decrease below the original benefit level.



*A Business of Caring.*



## CIGNA Dental WellnessPlus

- The preventive care you receive one year earns you a higher benefit level the following year
- Dental benefits that reward you for taking good care of your oral health
- A dental plan that cares about your health and overall well-being

### Here are some examples of how CIGNA Dental WellnessPlus works<sup>1</sup>

#### ILLUSTRATION 1

If you receive preventive care every year, your benefit level will increase the following year until it reaches the level specified in your plan documents.

#### ILLUSTRATION 2

If you receive preventive care in year 1, your benefit level will increase in year 2. If you do not receive preventive care in year 2, your benefit level in year 3 will return to year 1 benefit level.

#### ILLUSTRATION 3

If you never receive preventive care, your benefit level will remain the same and never decrease below your original benefit level.

### Why must I receive preventive care each year to qualify for a benefit level increase in the following plan year?

The plan is designed to encourage preventive care because it helps identify problems before they become major and expensive to treat. In addition, preventive care may help improve your overall well-being. For every \$1 spent on preventive dental care, \$8 to \$50 could be saved in restorative and emergency treatment.<sup>2</sup> This benefit level increase could mean you pay less out-of-pocket for services you may require in future plan years.

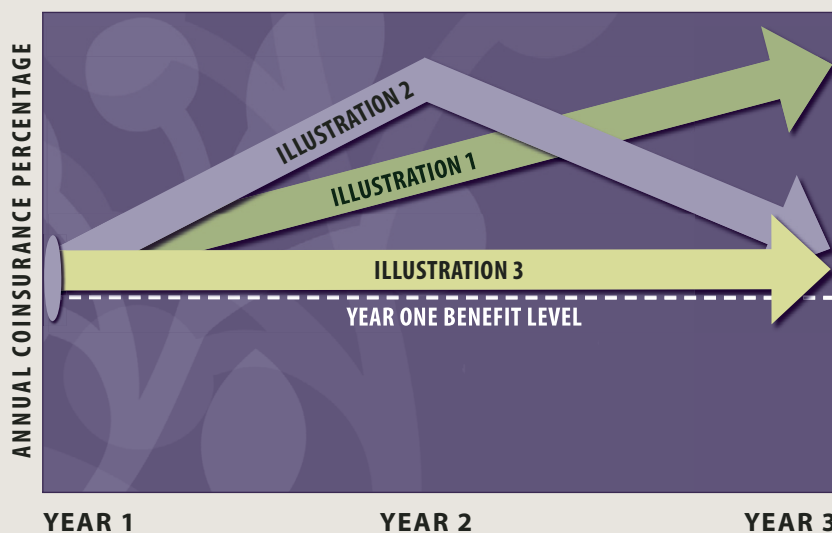
### If I receive preventive care, why doesn't that increase the benefit level for others on my plan?

The plan is designed to encourage good dental care for you and all your family members. The mouth may contain warning signs for complications of heart disease, stroke, diabetes, adverse birth outcomes, and other serious health conditions. Taking better care of oral health may have a positive impact on overall health for every member of your family.

### Why does my benefit level decrease in the next plan year if I don't receive preventive care each year?

The benefit plan stresses the importance of preventive care and its relation to your overall well-being. This dental plan rewards you for taking good care of your oral health by increasing your benefit level.

[www.cigna.com](http://www.cigna.com)  
1.800.CIGNA24 (1.800.244.6224)



<sup>1</sup> The CIGNA Dental WellnessPlus features described here are for illustration purposes only. The specific terms of your dental benefit plan as selected by your employer will always determine your actual coverage. This product feature is not available in all states.

<sup>2</sup> [www.adha.org](http://www.adha.org) (American Dental Hygienist Association).

<sup>3</sup> Refer to your plan materials to determine if you have orthodontic coverage.

CIGNA Dental refers to the following operating subsidiaries of CIGNA Corporation: Connecticut General Life Insurance Company and CIGNA Dental Health, Inc., and its operating subsidiaries. The 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.