

We give you
more reasons to
smile

Save on Your Dental Bills!



Want to get the most out of your dental care dollars? Make your next appointment with a CIGNA Dental PPO network dentist!*

CIGNA Dental PPO network providers agree to accept discounts when treating CIGNA Dental members and cannot charge you for more than the contracted fee. Non-network dentists are not obligated to charge discounted fees, which can raise your out-of-pocket costs.

See the savings for yourself!

- CIGNA's national average DPPO discount is 38.5%**
- Based on average annual dental costs, out-of-pocket savings could be \$114!

A large network means more opportunity to save!

- CIGNA Dental offers one of the largest national DPPO networks; nearly a third of all dental practices in the U.S. participate
- CIGNA Dental continually strives to expand the DPPO network to enhance savings for members

Finding a CIGNA Dental network PPO dentist has never been easier!

- Visit www.myCIGNA.com or www.cigna.com and select "Provider Directory," or
- Call CIGNA Dental's automated dental office locator at **1.800.CIGNA24** (1.800.244.6224)

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 for both in-network and out-of-network dentists.

Joe decides to visit a CIGNA Dental PPO network dentist for the procedure. Joe's CIGNA network dentist has agreed to charge CIGNA members a discounted fee for the crown: \$576. Applying his CIGNA benefit to that price, Joe's out-of-pocket cost would be \$288.

Sue, however, visits an out-of-network dentist for the same procedure. This dentist has not agreed to the discounted fee, so his price for a crown is \$856. Though Sue's out-of-network benefit is still 50% for crowns, her out-of-pocket cost for her crown will total \$428 – 48% more than what Joe paid *for the same crown*.

Joe spent \$140 less than Sue spent for the identical procedure. Why? Because Joe visited a CIGNA network dentist.

For illustrative purposes only; costs based on national average CIGNA Dental PPO fees and national average dental charges as of February 2006 for Procedure Code D2750, Porcelain Crown Fused to High Noble Metal. Illustrations don't reflect any applicable deductibles or dollar maximums.



Wondering about costs for upcoming dental treatment?

*Log onto
myCIGNA.com
to access the
Dental Treatment
Cost Estimator!*

**www.cigna.com
1.800.CIGNA24**

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.

* For Arizona/Louisiana residents the dental PPO product is known as CG Dental PPO. For Texas residents the dental PPO product is known as CIGNA Dental Choice Plan.

** Your savings may vary based on the area of treatment.