

# CHOOSING A CIGNA POLICY CAN PAY OFF IN MANY WAYS.

See how our Dental, Vision & Hearing insurance can help.

When you protect your smile, eyes and ears you are also protecting your overall health. Dental, vision and hearing care costs can be expensive. That's why Cigna Supplemental Benefits provides a flexible dental, vision and hearing insurance policy to help protect your finances -for yourself and your family.

## Susan was relieved she had a Flexible Choice Dental, Vision & Hearing insurance policy\*.

Susan is 69 and lives in Arizona. Last summer she broke a tooth and lost her prescription glasses. Had Susan not purchased the Flexible Choice Dental, Vision & Hearing policy, she would have paid \$1,895 in dental and vision costs, but instead she **saved \$1,527.60**.

Fortunately, when Susan retired at age 65 she purchased a Flexible Choice Dental, Vision & Hearing policy with a \$2,000 annual policy year maximum and a disappearing deductible<sup>1,2</sup>. Because she bought the plan four years ago, she was eligible to be reimbursed for 90% of preventive dental services (exams, cleanings, etc.), basic dental services (x-rays, etc.) and vision services<sup>3</sup> and reimbursed for 60% of major dental services (restorations, etc.). In addition, Susan's annual deductible reduced to \$0 in her fourth year.

## Susan utilized the following policy benefits: Preventive dental services, major dental services, and vision services with new eyeglasses. Here is how it worked out for Susan:

### Dental

Cost for dental services if Susan did not have coverage <sup>4</sup> :	\$1,665.00
In-network dental rates reduced Susan's total charges by \$734:	\$931.00

### Vision

Cost for new frames/glasses if Susan did not have coverage:	\$230
Vision discount network savings reduced Susan's total charges by \$40 <sup>5</sup> :	\$190

## Susan's portion of expenses

### Dental

Deductible (disappearing deductible option in year 4)	\$0
Basic dental services cost \$80: Cigna paid \$72 ( $\$80 \times 90\% = \$72$ ) <sup>4</sup>	\$8.00 (Susan's co-pay: 10%)
Major dental services cost \$851: Cigna paid \$510.60 ( $\$851 \times 60\% = \$510.60$ ) <sup>4</sup>	\$340.40 (Susan's co-pay: 40%)

### Vision

New glasses cost \$190: Cigna paid \$171 ( $\$190 \times 90\% = \$171$ ) <sup>5</sup>	\$19 (Susan's co-pay: 10%)
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<b>TOTAL charges for Susan</b>	<b>\$367.40</b>
<b>TOTAL benefits and savings from Cigna</b>	<b>\$1,527.60</b>

Together, all the way.®



Insured by Loyal American Life Insurance Company

## George discovered the advantages of a Flexible Choice Dental, Vision & Hearing insurance policy\*.

George is 45 and lives in Michigan. This spring, George's 14 year old son, Tyler, had his regular dental check-up and they found a cavity. Had George been without coverage, his out-of-pocket expenses for the 2 visits (check-up and cavity filling) would have cost about \$509, but instead he **saved \$486.80**.

Fortunately, George purchased a Flexible Choice Dental, Vision & Hearing policy for his family just over 2 years ago with a \$1,500 annual maximum plus a \$100 deductible<sup>2</sup> and optional preventative services covered at 100%. Because he purchased the plan over 2 years ago, he was eligible to be reimbursed for 80% of the cost for the cavity.

### George utilized the following policy benefits: Preventive dental services and basic dental services. He met his deductible earlier in the year, so here is how it worked out:

#### Dental

Cost for dental services if George did not have coverage <sup>6</sup> :	\$509
In-network dental rates reduced George's total charges by \$249	\$260

#### George's portion of expenses

Deductible (met earlier in the policy year)	\$0
Preventive services cost \$149: Cigna paid 100%	\$0
Basic services cost \$111: Cigna paid \$88.80 ( $\$111 \times 80\% = \$88.80$ )	\$22.20 (George's co-pay: 20%)

<b>TOTAL charges for George</b>	<b>\$22.20</b>
<b>TOTAL benefits and savings from Cigna</b>	<b>\$486.80</b>

*\*These examples are for illustrative purposes only. They are not actual Cigna customer experiences. Individual results may vary. Actual savings may vary by geographical zip code and dental codes utilized.*

**Learn more.** Contact your local agent about Cigna Flexible Choice Dental, Vision & Hearing insurance policy options.

1. Additional costs incurred to enroll with this feature. The disappearing deductible feature is only available on a \$100 deductible.
2. The deductible must be met before benefits are paid for any dental, vision or hearing treatment.
3. Members must use a provider within the national network in order to receive discounts on vision and hearing services.
4. Cost estimate includes routine check-up, four bitewing x-rays and crown.
5. **THE VISION AND HEARING DISCOUNT PLAN IS NOT INSURANCE** and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. A list of participating providers is available upon request. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.
6. Cost estimate includes adult cleaning, routine check-up, four bitewing x-rays and composite white filling.

#### Exclusions and Limitations

May vary by state, please see your policy for exact details.

The benefits outlined in this flyer broadly describe the benefits of our Flexible Choice Dental, Vision, & Hearing policy. Availability varies by state. All insurance policies may contain exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and details of coverage, review your plan documents, consult your agent or contact a Cigna representative.

**THESE POLICIES PAY LIMITED BENEFITS ONLY. THEY ARE NOT COMPREHENSIVE HEALTH INSURANCE COVERAGE AND DO NOT COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.**

This is a solicitation for insurance. An insurance agent/producer may contact you. Product availability varies by state. These policies contain exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. For cost and complete details of coverage, contact your insurance agent/producer or the company.

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