## **Additional Benefits for CIGNA Members**

**CIGNA Wellness Incentive Plan:** The CIGNA dental plan is designed to encourage yearly visits to dentists for preventative care. If a covered person obtains Class I preventative service in the prior Calendar Year, the annual maximum progresses to the next level. The increase applies to both in and out of network annual maximums. For example, employee is enrolled in Plan B with a first-year annual maximum of \$1,650, Employee obtains a Class I preventative service in Calendar Year 2026. The employees 2027 Calendar Year max increases to \$1,750 and in 2028 increases to \$1,850.00!

CIGNA Dental Oral Health Integration Program® offers enhanced dental coverage and more for dental customers with any of the following medical conditions: diabetes, heart disease, stroke, maternity, head and neck cancer radiation, organ transplants and chronic kidney disease. There's no additional charge for this program – those who qualify get reimbursed 100% of coinsurance for certain related dental procedures and are eligible for other perks.

CIGNA'S national network of dentists makes it easy to protect your employees smile – and their health. You can choose a dental provider from a large network directory that is easily accessible and searchable online. CIGNA also offers online tools to help you make more informed decisions about your dental health. By choosing a network provider you pay less for covered services because in network dentists have agreed to offer services at lower negotiated rates.

As a reminder, your employees can register for an account on myCigna.com. Once registered, you have access to personalized benefit information such as:

- Plan information
- Network directory of dentists
- Oral health assessments and guizzes
- Out-of-pocket dental cost estimates
- ID card information
- Claim information
- Discounts on a variety of health and wellness products and services





CONFIDENTIAL AND PROPRIETARY: This document and the information contained herein is confidential and proprietary information of USI Insurance Services, LLC ("USI"). Recipient agrees not to copy, reproduce or distribute this document, in whole or in part, without the prior written consent of USI. Estimates are illustrative given data limitation, may not be cumulative and are subject to change based on carrier underwriting. © 2014-2022 USI Insurance Services. All rights reserved.