Cigna Healthcare DPPO

Save on your dental bills.

Want to get the most out of your dental care dollars? Make your next appointment with a dentist in the Cigna Healthcare℠ network.

See the savings for yourself

Save money: With the Cigna Healthcare DPPO, you can save money when you visit a dentist in the Cigna Healthcare network since these dentists have agreed to charge Cigna Healthcare customers discounted rates.*

Save time: Dentists in the Cigna Healthcare network will submit your dental claims for you.

A tale of two crowns**

Joe and Sue, coworkers with the same Cigna Healthcare DPPO plan, both need a porcelain crown. The plan offers a **40%** benefit on crowns whether the procedure is done by an in-network dentist or not.

Sue decides to visit a Cigna Healthcare network dentist for the procedure. That network dentist has agreed to charge Cigna Healthcare customers a discounted fee for the crown: **$650**. Applying her Cigna Healthcare benefit of 40% to the price, Sue's out-of-pocket cost would be **$390**.

However, Joe visits an out-of-network dentist for the same procedure. This dentist has not agreed to the discounted fee, and charges **$1,000** for a crown.

The Maximum Reimbursable Charge (MRC***) for this procedure is $950, and Joe's plan will pay 40% of the MRC, or $380. Joe's out-of-pocket cost for his crown will total **$620** – the difference between what his plan pays and the dentist's usual fee for that procedure.

- Sue: Saved **$230** by staying in-network
- Joe: Saved **$0** by visiting an out-of-network dentist

Need to find a Cigna Healthcare network dentist?

Go to **Cigna.com**, call us at **800.Cigna24 (800.244.6224)** or call your current dentist to see if he or she participates.