

A photograph of a woman with brown hair hugging an older woman with white hair. The woman with brown hair is wearing a grey sweater and the older woman is wearing a dark jacket. They are both smiling and looking down. The background is a bright window with a grid pattern.

CIGNA FLEXIBLE CHOICE DENTAL, VISION & HEARING

Three important health benefits in one policy.

Together, all the way.®



Insured by Loyal American Life Insurance Company
LOYAL-15-0001-BRO-OR

929909 10/21

Whole health depends on every part of you.

Taking care of your smile, vision and hearing is an important part of your whole health, but if you don't have the right coverage it can get pricey. And when cost is a barrier, some people just don't get the care they need. According to the Centers for Disease Control and Prevention, here are the facts:



46%

of adults age 30+ show signs of gum disease.¹

11 million

Americans age 12+ need vision correction.²

20%

of the population is affected by hearing loss.³

Dental, vision and hearing coverage that helps protect your health – and finances.

Cigna Flexible Choice Dental, Vision & Hearing covers care that goes above and beyond routine check-ups and protects you from high out-of-pocket costs.

Benefits that make sense – in every sense.

A Cigna Flexible Choice Dental, Vision & Hearing policy can cover you, your spouse or partner, and your children. Choose the level of dental coverage that's right for you, and take advantage of vision and hearing benefits such as eyeglasses, contact lenses, hearing aids, hearing aid repairs and more.



Options to meet your individual health and budget needs.

You have the option to choose:

- › Diagnostic and preventive dental services with 100% coverage every year – with no waiting period for routine dental services.
- › Low deductibles of \$0, \$50 or the maximum of \$100 per policy year per person.⁴
- › Up to a \$5,000 maximum benefit per policy year that covers dental, vision and hearing per person.

Value that gets better and better over time.

The longer you keep your policy, the more benefits and savings you can enjoy. Here's how:

- › You're rewarded each year – for the first four years you stay on the policy – with a yearly 10% increase in benefits.⁵
- › In the fourth year, you pay only 10% of the service fee out of pocket for class 1 and 2.
- › The disappearing deductible⁶ option applies to the entire policy, so that in your fourth year and beyond, your deductible is \$0.

- Added protection for all that lies ahead.**
- Feel more confident knowing that:
- › You'll receive timely reimbursement payments whenever you or your family member has a covered expense.
 - › Your coverage cannot be canceled or changed without your request,⁷ regardless of age or changes to health.
 - › No application fee and no annual policy fees apply.

- More freedom and flexibility.**
- Here are just a few ways you can enjoy more choices, more savings and fewer hassles:
- › Visit the provider of your choice, or take advantage of lower rates and discounts by choosing from a national dental network of over 85,000 participating providers using Careington's Maximum Care PPO network.⁸

- › Continue to get lower rates and discounts with in-network providers even if you've exhausted your benefits for the year.
- › Get dental services with no pre-approval requirements.

Vision and hearing discount plan⁹

Value-added discounts are included on eye care, eye wear, hearing exams and hearing aids to help your benefits go further. There are no annual spending limits or restrictions on how many times you can use the discounts for the vision and hearing programs.¹⁰ Just present your Vision and Hearing Discount Plan ID card at your appointment and pay the discounted fee at the time of service.



Policy benefits at a glance.

Eligibility	Ages 18–89, renewable for life
Policy-year maximum (per person)	\$1,000, \$1,500, \$2,000, \$2,500, \$3,000, \$3,500, \$4,000, \$5,000
Deductible (per person)	\$0, \$50, \$100
Optional disappearing deductible	\$100 deductible declines by \$33.33 per year
Dental waiting period	Class 1 = None
No waiting period for dental if you are replacing dental coverage.	Class 2 = None
	Class 3 = 12 months
Dental	Plan pays
Class 1 – Preventive services	Year 1: 60%
	Year 2: 70%
	Year 3: 80%
	Years 4+: 90%
Class 2 – Basic services	Year 1: 60%
	Year 2: 70%
	Year 3: 80%
	Years 4+: 90%
Class 3 – Major services	Year 1: 0%
	Years 2+: 60%
60% for all years when waiting period is waived.	
Network	Careington Maximum Care PPO
Network providers	85,000+
Out-of-network	Pays based on in-network contract fees
Vision	Plan pays
6-month waiting period, and plan pays up to \$200 every 2 years.	Year 1: 60%
	Year 2: 70%
	Year 3: 80%
	Years 4+: 90%
Hearing	Plan pays
12-month waiting period, and plan pays up to \$500 every year.	Year 1: 0%
	Year 2: 70%
	Year 3: 80%
	Years 4+: 90%

Dental benefits.

Dental services performed by in-network and out-of-network providers are paid based on the same predetermined fees.

Dental plan pays

Class 1		Class 2		Class 3	
Preventive services		Basic services		Major services	
Year 1	60%	Year 1	60%	Waiting period: 12 months ¹¹	
Year 2	70%	Year 2	70%	Year 1	0%
Year 3	80%	Year 3	80%	Years 2+	60%
Years 4+	90%	Years 4+	90%	Includes endodontic services, periodontal surgeries, prosthodontic services and more.	
Includes but is not limited to comprehensive or periodic oral evaluations, limited oral evaluation, X-rays (bitewing films), cleanings and sealants.		Includes diagnostic consultation, palliative treatment, space maintainers, X-rays, composite resin restoration (filling), basic oral surgery, periodontal scaling and root planing, periodontal maintenance, and more.			

Vision and hearing benefits.

Your vision and hearing insurance coverage includes eye exams, eyeglasses, contact lenses, hearing exams, hearing aids and hearing aid repairs. Receive services at pre-negotiated discounted rates by visiting in-network providers through the Vision and Hearing Discount Plan.

Vision plan pays

Year 1	60%
Year 2	70%
Year 3	80%
Years 4+	90%

Vision savings maximum during any two policy years: \$200. This benefit will count toward the policy's annual maximum benefit amount. The vision waiting period of six months cannot be waived.

Hearing plan pays

Year 1	0%
Year 2	70%
Year 3	80%
Years 4+	90%

Hearing savings maximum during any one policy year is \$500. This will count toward the annual maximum benefit amount. The hearing waiting period of 12 months cannot be waived.



Disappearing deductible option

The optional disappearing deductible feature reduces the policy's \$100 annual deductible by a third each year regardless of whether or not you have a claim. Plus, coverage benefits increase up to 10% each year. By year 4 and beyond, you can enjoy 90% coverage for many services and a \$0 deductible.

Year	Deductible
1	\$100.00
2	\$66.66
3	\$33.33
4+	\$0.00

Exclusions, limitations and reductions

Please see your outline of coverage or policy for exact details.



1. Centers for Disease Control and Prevention (CDC). (2020, December 20). Adult Oral Health. <https://www.cdc.gov/oralhealth/basics/adult-oral-health/index.html>
2. CDC. (2020, October 1). Keep an Eye on Your Vision Health. <https://www.cdc.gov/visionhealth/resources/features/keep-eye-on-vision-health.html>
3. CDC. (2018, August 9). Comprehensive Hearing Health Care (Your Hearing Matters) for Patients. https://www.cdc.gov/nceh/hearing_loss/comprehensive_hearing.html
4. The deductible must be met before benefits are paid for any dental, vision or hearing treatment.
5. Excludes major restorative dental benefits, which remain at 60%.
6. The disappearing deductible feature is only available on a \$100 deductible.
7. Your policy cannot be terminated for any reason other than nonpayment of premium or material misrepresentation in the application for insurance.
8. Provider count provided May 2021 and is subject to change.
9. **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. The list of participating providers is at Cigna.Solutionssimplified.com. A written 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.
10. Members must use a provider within the national network in order to receive discounts on vision and hearing services.
11. The 12-month waiting period for Class 3 dental services may be waived if the applicant is replacing dental coverage. When waived, major services are covered at 60% in year 1 and all remaining years.

Loyal American Life Insurance Company, PO Box 5700, Scranton, PA 18505. Loyal American Life Insurance Company is a proud member of the Cigna family of companies.

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