

myCigna Dental Plan  
**RATE SHEET**

Monthly rates for insurance policies through December 31, 2015

myCigna Dental Preventive

AREAS	COUNTY	ALL AGES
Area 1	Other MD	\$18
Area 2	Baltimore, MD	\$15
Area 3	DC Area MD	\$19
Area 4	Outer Baltimore MD	\$18

myCigna Dental 1000

AREAS	COUNTY	AGES 0-24	AGES 25-59	AGES 60+
Area 1	Other MD	\$26	\$32	\$40
Area 2	Baltimore, MD	\$22	\$27	\$35
Area 3	DC Area MD	\$26	\$32	\$41
Area 4	Outer Baltimore MD	\$26	\$32	\$40

myCigna Dental 1500

AREAS	COUNTY	AGES 0-24	AGES 25-59	AGES 60+
Area 1	Other MD	\$29	\$36	\$45
Area 2	Baltimore, MD	\$24	\$30	\$39
Area 3	DC Area MD	\$29	\$37	\$46
Area 4	Outer Baltimore MD	\$29	\$36	\$45

Please refer to the following page(s) for area definitions.

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**AREA 1**  
 Other MD

20659	21542	21650	21713	21777	21852	21224
20660	21543	21651	21714	21778	21853	21225
20601	21545	21652	21715	21779	21856	21226
20602	21546	21653	21716	21780	21857	21227
20603	21550	21654	21717	21781	21858	21228
20604	21555	21655	21718	21782	21861	21229
20606	21556	21656	21719	21783	21862	21230
20607	21557	21657	21720	21784	21863	21231
20608	21560	21658	21721	21787	21864	21233
20609	21561	21659	21722	21788	21865	21234
20610	21562	21660	21723	21790	21866	21235
20611	21601	21661	21725	21791	21867	21236
20612	21606	21662	21727	21792	21868	21237
20613	21607	21663	21733	21793	21869	21239
20615	21609	21664	21734	21794	21870	21240
20616	21610	21665	21735	21795	21871	21241
20617	21612	21666	21736	21797	21872	21244
20618	21613	21667	21737	21798	21874	21250
20619	21617	21668	21738	21801	21875	21251
20620	21619	21669	21740	21802	21890	21252
20621	21620	21670	21741	21803		21260
20622	21622	21671	21742	21804		21261
20623	21623	21672	21746	21810		21263
20624	21624	21673	21747	21811		21264
20625	21625	21675	21748	21813		21265
20626	21626	21676	21749	21814		21268
20627	21627	21677	21750	21816		21270
20628	21628	21678	21754	21817		21271
20629	21629	21679	21755	21820		21273
20630	21631	21681	21756	21821		21274
20632	21632	21682	21757	21822		21275
20634	21634	21683	21758	21824		21276
20635	21635	21684	21759	21826		21278
20636	21636	21685	21762	21829		21279
20637	21637	21686	21764	21830		21280
20639	21638	21687	21765	21835		21281
20640	21639	21688	21766	21836		21282
20643	21640	21690	21767	21837		21283
20645	21641	21701	21768	21838		21284
20646	21643	21702	21769	21840		21285
20650	21644	21703	21770	21841		21286
20653	21645	21704	21771	21842		21287
20656	21646	21705	21773	21843		21288
20657	21647	21709	21774	21849		21289
20658	21648	21710	21775	21850		21290
	21649	21711	21776	21851		

**AREA 2**  
 Baltimore

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<b>AREA 2</b>	20744	20794	20872	<b>AREA 4</b>	21057	21140
Baltimore	20745	20797	20874	Outer Baltimore	21060	21144
21297	20746	20799	20875	21001	21061	21146
21298	20747	20800	20876	21005	21062	21150
21299	20748	20810	20877	21009	21065	21152
<b>AREA 3</b>	20749	20811	20878	21010	21071	21153
DC Area	20750	20812	20879	21012	21074	21154
20588	20751	20813	20880	21013	21075	21155
20701	20752	20814	20882	21014	21076	21156
20703	20753	20815	20883	21015	21077	21157
20704	20754	20816	20884	21017	21078	21158
20705	20755	20817	20885	21018	21080	21160
20706	20757	20818	20886	21020	21082	21161
20707	20758	20824	20889	21021	21084	21162
20708	20759	20825	20890	21022	21085	21163
20709	20762	20827	20891	21023	21087	21400
20710	20763	20830	20892	21024	21088	21401
20711	20764	20832	20894	21027	21090	21402
20712	20765	20833	20895	21028	21092	21403
20714	20768	20837	20896	21029	21093	21404
20715	20769	20838	20897	21030	21094	21405
20716	20770	20839	20898	21031	21098	21409
20717	20771	20841	20899	21032	21101	21411
20718	20772	20842	20900	21034	21102	21412
20719	20773	20847	20901	21035	21104	21901
20720	20774	20848	20902	21036	21105	21902
20721	20775	20849	20903	21037	21106	21903
20722	20776	20850	20904	21040	21107	21904
20723	20777	20851	20905	21041	21108	21911
20724	20778	20852	20906	21042	21111	21912
20725	20779	20853	20907	21043	21113	21913
20726	20780	20854	20908	21044	21114	21914
20731	20781	20855	20910	21045	21117	21915
20732	20782	20856	20911	21046	21120	21916
20733	20783	20857	20912	21047	21122	21917
20735	20784	20858	20913	21048	21123	21918
20736	20785	20859	20914	21050	21128	21919
20737	20787	20860	20915	21051	21130	21920
20738	20788	20861	20916	21052	21131	21921
20740	20789	20862	20918	21053	21132	21922
20741	20790	20866	20990	21054	21133	21930
20742	20791	20868	20993	21055	21136	
20743	20792	20871	20997	21056	21139	



## myCigna Dental Plan RATE SHEET

Dental plans are insured by Cigna Health and Life Insurance Company with network management services provided by Cigna Dental Health, Inc. Rates may vary based on age, family size, and geographic location (residential zip code), and plan design. Dental rates are subject to change upon 30 days' prior notice in AK, AL, AR, AZ, CO, CT, DC, DE, HI, ID, IA, IL, IN, KS, KY, MA, ME, MI, MN, MO, MT, ND, NE, NH, NJ, NM, OH, OK, OR, PA, RI, SD, TN, UT, VT, WI and WY, 31 days' prior notice in SC, 45 days' prior notice in FL, and 60 days' prior notice in CA, GA, MS, NV, TX, VA, and WV. In LA dental rates are guaranteed for the initial 12 months of coverage, except if due to addition of a newly covered person, a change in age or geographic location, or a change in policy coverage. Thereafter, rates are subject to change upon 45 days' notice. In NC dental rates are guaranteed for a 12 month period.

myCigna Dental Preventive and myCigna Dental 1000 plans include a combination of insurance coverage and discounted services. The insurance coverage shall be only for the classes of services referred to in The Schedule of a purchased plan. Discounts are not available in MD and VA. **Some dental plans apply waiting periods to covered basic (6 months), major (12 months) and orthodontic (12 months) dental care services.** In WV, a 3-month waiting period applies to covered basic, major and orthodontic dental care services. In IL, NJ and VT, a 6-month waiting period applies to covered major and orthodontic dental care services. Waiting periods do not apply in MO and RI. Some covered services are determined by age: topical application of fluoride or sealant, space maintainers, and materials for crowns and bridges. If the plan covers replacement of teeth, a 12-month limitation applies to replacement of teeth that are missing prior to coverage. In OH, a 12-month limitation applies.

The policy may be cancelled by Cigna due to failure to pay premium, fraud, ineligibility, when the insured no longer lives in the service area, or if we cease to offer policies of this type or any individual dental plans in the state, in accordance with applicable law. You may cancel the policy, on the first of the month following our receipt of your written notice. We reserve the right to modify the policy, including policy provisions, benefits and coverages, consistent with state or federal law. Individual dental plans are renewable monthly or quarterly.

Dental preferred provider insurance policies (AL, CO, DE, CT, GA, IL, MA, MI, PA, UT, VA, WV, and WY: HC-NOT11 et al., AR: HC-NOT36 et al., CA: INDENTPOLCA0713 et al., FL: HC-NOT15 et al., ID HC-NOT51 et al., KS: HC-NOT49 et al., LA: INDDENTPOLLA0713, MS: HC-NOT48 et al., MO: INDDENTPOLMO0713, NE HC-NOT47 et al., NH INDDENPOLNH0713, NM: INDDENPOLNM0713, NV: HC-NOT39 et al., OH: INDDENTPOLOH et al., OK: HC-NOT26 et al., OR: INDDENTPOLOR0713, RI HC-NOT35 et al., SC: HC-NOT19 et al., SD HC-NOT59 et al., TN: HC-NOT20 et al., TX: HC-NOT21 et al., VT HC-NOT56 et al., WI HC-NOT54 et al.) and pediatric dental insurance policies (FL, GA, SC, TN, TX: INDDENPEDI, CO: 49375CO0030001 have exclusions, limitations, reduction of benefits and terms under which a policy may be continued in force or discontinued.

**Notice to Buyer: This policy provides dental coverage only. Review your policy carefully.**

Benefits are provided only for those services that are medically necessary as defined in the policy and for which the insured person has benefits. For costs, and additional details about coverage, contact Cigna Health and Life Insurance Company at 900 Cottage Grove Rd, Hartford, CT 06152 or call 1-866-GET-Cigna. (1-866-438-2446).

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