



CIGNA

A business of caring

CIGNA Dental Plans

Product Information



At CIGNA we understand the need for employers to balance benefit costs versus cover, therefore we offer a choice of dental plans to suit different requirements. The simple plan designs, comprehensive cover and efficient claims service all combine to deliver total employee satisfaction. Due to the growing problems with access to NHS dentistry, it isn't surprising that dental insurance is one of the main benefits organisations intend to introduce in 2007*.

The Plans

Four simple plans to choose from:

Crystal Plan

Designed to meet the needs of most NHS patients and can be used to make a contribution towards private charges.

Annual Max £800

Opal Plan

Designed to cover lower level private fees, covering charges typical of provincial private practices.

Annual Max £1000

Pearl Plan

Designed to cover charges typical of mid-scale private dentists, for example in suburban and provincial areas.

Annual Max £1,500

Diamond Plan

CIGNA's premier dental plan designed to cover higher inner city dentists charges in places such as London.

Annual Max £2,000

Please Note: Crystal Plan is not available for schemes with less than 25 employees.

Clear Cut Benefits

- No pre-joining examination
- Routine check ups
- Covers Crowns, Bridges & Dentures
- Choose any dentist
- Minimum of £800 benefit per person per year
- Generous refunds (see benefit table)

Each plan has an annual maximum spend. Within this CIGNA will reimburse up to a set limit for the different treatment items detailed in the list of benefits. The only other limitations are:

- Two Examinations
- Four X-Rays
- Two Scale & Polishes
- Four Quadrants of Periodontal Treatment

Simple Claims Procedure

The dentist completes and signs the treatment section of your claim form.

The completed claim form is returned to CIGNA with receipts.

*CIPD annual survey report 2007.

For more information contact the Smyle team on 01475 492351, email smyle@cigna.com or visit www.cigna.co.uk

Benefits to build your business

Your Cover

Preventative Treatment

	Crystal	Opal	Pearl	Diamond
Normal Examination	£6.10	£20.30	£34.50	£46.00
Extensive Examination	£9.00	£23.80	£38.50	£55.00
Full Case Assessment	£18.80	£31.90	£45.00	£65.00
Bitewing X-Rays	£4.00	£5.90	£7.70	£9.40
Intra Oral X-Rays	£6.20	£8.60	£11.00	£17.60
O.P.G. X-Rays	£9.20	£15.60	£22.00	£35.00
Polishing & Scaling	£9.50	£24.00	£38.50	£49.50
Fissure Sealant	£8.40	£10.20	£12.00	£17.00
Topical Fluoride Application	£4.90	£12.50	£20.00	£30.00
Occlusal Splint	£66.20	£104.40	£142.50	£165.00

Minor Treatment

One Surface Amalgam Filling	£9.90	£20.70	£31.50	£44.10
Two Surface Amalgam Filling	£13.00	£27.50	£42.00	£57.80
Three+ Surface Amalgam Filling	£19.20	£35.90	£52.50	£73.50
One Surface Composite Anterior Filling	£16.00	£29.00	£42.00	£63.00
Two+ Surface Composite Anterior Filling	£22.80	£45.60	£68.30	£102.40
One Surface Composite Posterior Filling	£17.10	£34.80	£52.50	£68.30
Two+ Surface Composite Posterior Filling	£22.80	£48.20	£73.50	£102.40
Additional Charge use of pin	£5.10	£9.40	£13.70	£17.90
Upper & Lower Anterior Root Treatment (1 root)	£26.50	£57.30	£88.00	£169.40
Upper Premolar Root Treatment (2 roots)	£39.10	£96.60	£154.00	£198.00
Lower Premolar (1 root)	£32.70	£63.10	£93.50	£169.40
Molars - Root Canal Treatment (3 roots)	£64.40	£123.00	£181.50	£231.00
Single Extraction	£10.80	£26.00	£41.20	£61.80
Extraction per additional tooth	£6.00	£15.90	£25.80	£38.70
Extractions-Post Op Care	£12.10	£16.40	£20.60	£30.90
Extraction/Removal Bone Debris	£28.20	£47.60	£67.00	£100.50
Extraction - soft tissue involved	£16.60	£33.10	£49.50	£74.20
Apicectomy	£46.30	£95.30	£144.20	£175.10
Relative Analgesia/Nitrous Oxide	£18.80	£30.00	£41.20	£61.80
IV Valium	£18.80	£35.20	£51.50	£77.30
Occasional Treatment - Dressings	£6.20	£10.90	£15.50	£23.20
Incising an Abscess	£7.00	£14.90	£22.70	£30.90
Open Root Canal for Drainage	£6.80	£16.30	£25.80	£38.70
Recementing Crowns/Bridges	£12.00	£18.90	£25.80	£36.10
Abnormal Haemorrhaging	£18.80	£30.00	£41.20	£61.80

Major Treatment (Requires Pre-Authorisation From CIGNA)

Prolonged Periodontal Treatment (per quadrant)	£35.20	£40.80	£46.40	£67.00
Splinting	£17.80	£34.70	£51.50	£77.30
Gingivectomy	£16.20	£22.60	£28.90	£43.30
Mucoperio, Flap Bone Surgery	£35.60	£59.00	£82.40	£123.60
Partial/Full Upper or Lower Acrylic Denture	£81.30	£161.70	£242.10	£252.40
Partial/Full Upper and Lower Acrylic Denture	£130.30	£281.50	£432.60	£618.00
Partial Metal Denture	£144.20	£265.30	£386.30	£463.50
Full Upper or Lower Metal Denture	£161.70	£274.00	£386.30	£463.50
Additional Tooth to Denture	£20.40	£29.80	£39.20	£58.80
Addition of Clasp to Denture	£22.60	£26.60	£30.90	£46.40
Denture Repair	£15.40	£20.60	£25.80	£38.70
Veneers (per tooth)	£76.60	£128.50	£180.30	£270.40
Adhesive Bridges (per unit)	£47.00	£100.80	£154.50	£180.30
Conventional Bridgework (per unit)	£93.10	£193.40	£293.60	£440.40
Standard Post & Core	£13.90	£27.60	£41.20	£56.70
Gold Post & Core	£27.20	£44.50	£61.80	£92.70
Bonded Precious Crown	£95.10	£198.10	£301.00	£403.20
Bonded Non Precious Crown	£87.40	£183.50	£279.50	£322.50
Full Cast Crown	£82.90	£181.20	£279.50	£403.20
Porcelain Crown	£62.50	£160.30	£258.00	£322.50
Precious Inlay	£93.10	£149.60	£206.00	£309.00
Non Precious Inlay	£93.10	£131.60	£170.00	£267.80
Porcelain Inlay	£93.10	£162.50	£231.80	£347.70

*NHS Treatment (Where NHS Banded Charging Applies)

Band 1 - Maintenance	£15.90	£15.90	£15.90	£15.90
Band 2 - Simple Treatment	£43.60	£43.60	£43.60	£43.60
Band 3 - Complex Treatment	£194.00	£194.00	£194.00	£194.00
Band 4 - Urgent Treatment	£15.90	£15.90	£15.90	£15.90
Accident and emergency pain relief (per person per year)	£500.00	£500.00	£500.00	£500.00
Sports Injury cover	N/A	N/A	N/A	£300.00

Overall Annual Maximum

£800.00	£1000.00	£1500.00	£2000.00
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*NHS claims will be subtracted from your overall annual maximum in the same way as any other treatment item on your list of benefits.

Main treatments not covered: Cosmetic treatment. Surgical implants. Replacement of lost or stolen dental appliances (e.g. dentures). Orthodontic treatment (e.g. braces). Sports injuries (except where mentioned above in Diamond Plan). Mouthguards. Any hospital treatment.

CIGNA HealthCare, 1 Knowe Road, Greenock, Scotland, PA15 4RJ

CIGNA HealthCare is a trading name. The following companies listed below are part of the CIGNA organisation:

CIGNA Life Insurance Company of Europe S.A.-N.V. is a company registered in Belgium with limited liability.

Its principal place of business in the UK is 4th Floor, 45 London Road, Reigate, Surrey RH2 9PY. It is regulated in Belgium by Commission Bancaire, Financiere et des Assurances (CBFA) and is regulated by the Financial Services Authority for the conduct of insurance business in the UK.

Our FSA registered number is 202845.

CIGNA European Services (UK) Limited is a company registered in England (199739) with a registered office at 4th Floor, 45 London Road, Reigate, Surrey RH2 9PY.
www.cigna.co.uk

