

CIGNA Dental Insurance



Pearl Plan

Designed to help make a contribution towards mid-cost private dental charges.

Annual Maximum Benefit £1,500

Clear Cut Benefits

- Choose any dentist
- Covers Crowns, Bridges & Dentures
- No pre-joining examination
- Cover for emergency pain relief
- Routine check-ups
- No surprises

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.

For information on the plan: visit www.cigna.co.uk
phone the Smyle team on 01475 492 351
or email smyle@cigna.com

Pearl Plan Benefits

Preventative Treatment

Normal Examination	£34.50
Extensive Examination	£38.50
Full Case Assessment	£45.00
Bitewing X-Rays	£7.70
Intra Oral X-Rays	£11.00
O.P.G. X-Rays	£22.00
Polishing & Scaling	£38.50
Fissure Sealant	£12.00
Topical Fluoride Application	£20.00
Occlusal Splint	£142.50

Continued Overleaf

Minor Treatment

One Surface Amalgam Filling	£31.50
Two Surface Amalgam Filling	£42.00
Three+ Surface Amalgam Filling	£52.50
One Surface Composite Anterior Filling	£42.00
Two+ Surface Composite Anterior Filling	£68.30
One Surface Composite Posterior Filling	£52.50
Two+ Surface Composite Posterior Filling	£73.50
Additional Charge use of pin	£13.70
Upper & Lower Anterior Root Treatment (1 root)	£115.00
Upper Premolar Root Treatment (2 roots)	£180.00
Lower Premolar (1 root)	£135.00
Molars - Root Canal Treatment (3 roots)	£235.00
Single Extraction	£50.00
Extraction per additional tooth	£35.00
Extractions-Post Op Care	£20.60
Extraction/Removal Bone Debris	£67.00
Extraction - soft tissue involved	£49.50
Apicectomy	£144.20
Relative Analgesia/Nitrous Oxide	£41.20
IV Valium	£51.50
Occasional Treatment - Dressings	£15.50
Incising an Abscess	£22.70
Open Root Canal for Drainage	£35.00
Recementing Crowns/Bridges	£25.80
Abnormal Haemorrhaging	£41.20

Major Treatment (Pre-Authorisation From CIGNA)

Prolonged Periodontal Treatment (per quadrant)	£46.40
Splinting	£51.50
Gingivectomy	£28.90
Mucoperio, Flap Bone Surgery	£82.40
Partial/Full Upper or Lower Acrylic Denture	£242.10
Partial/Full Upper and Lower Acrylic Denture	£432.60
Partial Metal Denture	£386.30
Full Upper or Lower Metal Denture	£386.30
Additional Tooth to Denture	£39.20
Addition of Clasp to Denture	£30.90
Denture Repair	£25.80
Veneers (per tooth)	£180.30
Adhesive Bridges (per unit)	£154.50
Conventional Bridgework (per unit)	£293.60
Standard Post & Core	£50.00
Gold Post & Core	£70.00
Bonded Precious Crown	£330.00
Bonded Non Precious Crown	£290.00
Full Cast Crown	£320.00
Porcelain Crown	£325.00
Precious Inlay	£295.00
Non Precious Inlay	£280.00
Porcelain Inlay	£310.00

*NHS Treatment (Where NHS Banded Charging Applies)

Band 1 - Maintenance	£16.20
Band 2 - Simple Treatment	£44.60
Band 3 - Complex Treatment	£198.00
Band 4 - Urgent Treatment	£16.20

Total Annual Maximum (per person per year)	£1,500.00
Accident and emergency pain relief (per person per year)	£500.00

Main treatments not covered: Cosmetic treatment. Surgical implants. Replacement of lost or stolen dental appliances (e.g. dentures). Orthodontic treatment (e.g. braces). Mouthguards. Any hospital treatment.