



CIGNA Dental Plans

Product Information

Dentistry is an important, but increasingly expensive part of everyone's healthcare. Access to NHS dentistry is diminishing as dentists convert to private practice. It is no surprise that employees are looking to employers to provide them with dental cover that will allow them to access quality dental care.

At Health Matters we understand the importance of providing benefits that meet and exceed employee expectations. That is why we have searched the market on your behalf and identified a solution from a quality provider that will meet your dental employee benefit needs. CIGNA HealthCare is one of the largest global health insurers and covers 10 million dental lives worldwide.

CIGNA understands the need for employers to balance benefit costs versus cover – and for this reason they offer a choice of dental plans to suit different requirements. The simple plan designs, comprehensive cover and efficient claims service all combine to deliver employee satisfaction.

If you include a dental plan in your benefits package, your employees can have access to the high quality dental treatment they desire.

For more information or to receive a quote please contact us.

Oral Healthguard Plan

Designed to help make contributions towards unexpected oral health problems including:

- dental emergencies
- oral cancer
- accidental damages
- hospital stays for oral surgery

Oral Health Plans

Three plans to choose from - all provide the benefits of Oral Healthguard with the addition of varying levels of reimbursement towards preventative*, minor and major treatment. *The only limitations are:

- two examinations
- four x-rays
- two scales and polishes
- four quadrants of periodontal treatment



Health Matters and CIGNA have joined forces to provide a range of dental products at affordable prices for our corporate customers.

For further information please contact:

Email:
service@health-matters.co.uk

Phone:
0800 988 0085

Fax:
024 7630 5316

As an expert in employee healthcare and benefits Your Health Matters recommends CIGNA dental insurance as it offers good value for money and comprehensive levels of cover combined with excellent service. There are other options available in the market and Health Matters can discuss these with you if you want to know more.

A benefit you can count on

Your Cover

Benefits	Oral Healthguard	Oral Health	Oral Health Plus	Oral Health Optimum
Dental emergencies	£800	£800	£800	£800
Accidental damage	£10,000	£10,000	£10,000	£10,000
Oral cancer	£10,000	£10,000	£10,000	£12,000
Hospital cash (oral surgical procedures)	£1,000	£1,000	£1,000	£1,000

100% Preventative treatment including: • examinations • scales and polishes • x-rays	X	£150	£300	£300
80% Minor and major treatment including: • fillings • crowns • bridges	X	£250	£500	£2,000

NHS Treatment (where NHS banded charging applies)

NHS band 1 - maintenance	X	100%	100%	100%
NHS band 2 - simple treatment	X	90%	90%	90%
NHS band 3 - complex treatment	X	80%	80%	80%
NHS band 4 - urgent treatment	X	100%	100%	100%

Main treatments not covered: Cosmetic treatment. Surgical implants. Replacement of lost or stolen dental appliances (e.g. dentures). Orthodontic treatment (e.g. braces). Mouthguards. Experimental treatment. Pre-existing oral cancer.

Monthly Premiums (employer paid)

Scheme size	Oral Healthguard		Oral Health		Oral Health Plus		Oral Health Optimum	
	Adult	Child	Adult	Child	Adult	Child	Adult	Child
3 - 4	N/A	N/A	£14.42	£7.21	£22.58	£11.29	£24.86	£12.43
5 - 49	£3.38	£1.69	£9.98	£4.99	£14.68	£7.34	£18.26	£9.13
50 +	£3.28	£1.64	£9.40	£4.70	£14.46	£7.23	£17.62	£8.81

Oral Healthguard is not available to groups under 25 employees.

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

CIGNA HealthCare is a trading name. The following companies are part of that group:

CIGNA Life Insurance Company of Europe S.A.-N.V., registered in Belgium with limited liability (Brussels trade register no. 4421 437 284), Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Regulated by the Banking, Finance and Insurance Commission (Commission Bancaire, Financière et des Assurances - CBFA) of Belgium and subject to limited regulation by the Financial Services Authority. Details of the extent of our regulation by the Financial Services Authority are available from us on request.

CIGNA European Services (UK) Limited, registered in England (UK Company no. 199739), 4th Floor, 45 London Road, Reigate, Surrey, RH2 9PY.

VAT Registration No. 740445451



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