

Cigna Healthcare Dental

Sunbelt Rentals, Inc.



998571 01/26 © 2026 Cigna Healthcare. Some content provided under license.



Programs and services for better oral health



© 2026 Cigna Healthcare.

Your online home for assessment tools, plan management, medical updates and much more:

Find in-network doctors, dentists and medical services

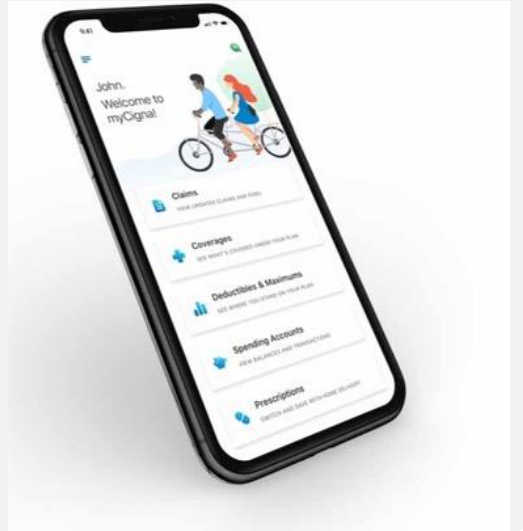
View, print and email ID cards

Review your coverage

Manage and track claims, account balances and deductibles

Compare cost and quality information for doctors and hospitals

- Access a variety of health and wellness tools and resources
- Receive alerts when new plan documents are available
- Manage your home delivery prescription orders or talk with a pharmacist
- Use the Price a Medication feature to explore medication costs



Download the **myCigna®** app and access your account.¹

For illustrative purposes only.

1. App/online store terms and mobile phone carrier/data charges apply. Actual myCigna® features may vary depending on your plan and individual security profile.

Estimate dental care costs

Whether finding a dentist or planning for a procedure, Cigna Healthcare® dental estimator tools¹ are easy and help you avoid unexpected dental care costs.



Find care and costs:

- With a few taps of your phone or clicks of your mouse, you'll find dentists in your area
- Search by dentist name and type, even by the treatment you're looking for
- View provider backgrounds, credentials and verified patient reviews



The tool helps you:

- Find dentists near you
- Plan and budget
- Compare procedure costs, specific to your plan, among different in-network dentists



Ready to start? Visit [myCigna®](#) > Find Care & Costs

1. The Treatment Cost Estimator is for informational purposes and provides rough calculations only, based on the treatment or procedure you choose. It does NOT guarantee the exact amount of your out-of-pocket costs and it does NOT guarantee coverage for any treatment or procedure or any dental benefit plan payment. Your actual out-of-pocket cost for dental care will depend on the specific terms of your dental benefit plan.

Dental Virtual Care

Connect with your dentist from virtually anywhere.

Talk to a licensed dentist anytime online, 24/7/365.

Cigna HealthcareSM gives you more to smile about – like saving time and money with a virtual dental care visit. In fact, **73% of customers who used Cigna Healthcare Dental Virtual Care in 2021 avoided the ER.*** So whether it's a dental emergency over the weekend or late at night, or a concern you want to discuss before an in-person visit, you can use this valuable benefit to take better care of your oral health.



What is virtual dental care?

- Virtual dental care (also known as telehealth or telemedicine) is the use of technology to connect with a dental provider by video or phone.
- Through a video consultation, licensed dentists can:
 - triage urgent situations such as pain, infection, and swelling
 - discuss chronic concerns and recommend in-person visits
 - guide you on next steps and follow-ups
- Virtual care providers can also help refer you to an in-person dentist and share your records from your virtual visit, when needed.

How does virtual dental care work?

- Talk to a licensed dentist via a video call, 24/7/365.
- Get non-narcotic prescriptions sent directly to your local pharmacy, if appropriate.

What issues can virtual dental care treat?

- Urgent dental issues
- Toothaches
- Broken or chipped teeth
- Inflammation, sores or infection of the gums, and oral tissues
- Guidance on whether to seek immediate emergency care
- Prescribe medication when needed
- Virtual dental care does not replace routine cleaning/preventive care

Cigna Healthcare Dental Virtual Care¹

Get the dental care you need without leaving home

If you need dental care and are unable to reach your regular provider, you now have the option to consult with a licensed dentist through a video call.

- Available 24 hours a day, seven days a week, 365 days a year
- Helps address urgent dental situations like toothaches, infection, gum inflammation, broken teeth and more
- Identifies whether more involved procedures are needed, and helps guide care
- Medications prescribed with guided follow-up care²
- Processed as in-network claim on your plan, with no copay or coinsurance costs (but does apply to your plan's annual maximum, if applicable)
- Can be referred to a network dentist for any additional care required

 To access Cigna Healthcare[®] Dental Virtual Care, just log on to your **myCigna.com[®]** account and follow the prompts to the virtual care portal.

1. Cigna Healthcare provides access to virtual care through national teledental care providers via myCigna.com as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers and is a requirement for this service. See your plan materials for the details of your specific Dental plan. This service is separate from coverage for virtual dental care obtained by your Dental plan's network and may not be available in all areas. A referral is not required for this service. Services may be available on an in-person basis or via telehealth from the enrollee's primary care provider, treating specialist, or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with California law. Enrollees that have coverage for out-of-network benefits may receive services either via telehealth or on an in-person basis using the enrollee's out-of-network benefits. Note: out-of-network benefits, if available, will generally include higher out-of-pocket financial responsibility and no balance-billing protections. Please refer to your benefit plan documents for specific information about your benefit plan and out-of-network benefits.

2. Dentists are unable to prescribe opioid or narcotic medications and are subject to all laws in your residence state regarding the prescribing of medication.

SmartScan

If you avoid dental visits – whether due to costs, inconvenience or dental anxiety – SmartScan provides a fast, free and painless way to stay on top of your oral health.

What is SmartScan?

SmartScan is a unique, at-home dental screening tool that lets you use your smartphone to take a series of guided dental photos. Within minutes, you'll receive a professional assessment from a Cigna HealthcareSM dentist.

What SmartScan is not.

SmartScan is not a replacement for a full exam and x-rays done in a dental office, which are important ways to protect your teeth, gums and overall good health.



10% to 35%
of adults put off dental visits due to fear of going to the dentist.*

Yes, it's that easy.

Here's how SmartScan works:

- Using your smartphone, you'll take a series of photos of your teeth and gums
- You'll be instructed how to hold the camera and what to expect in terms of the types of photos needed

Once completed:

- Your photos will be uploaded to [Dental.com](https://www.dental.com)
- Each photo is examined through artificial intelligence (AI) to determine potential cavities or areas of concern
- A Cigna Healthcare Dental network dentist will then review the photos and AI data
- You will receive a report that includes an overall rating of **green**, **yellow** or **red**, indicating your oral health status

Keep your teeth in the picture of health.

SmartScan is a simple oral health screening you can do from home.



If your oral rating is green, you'll have peace of mind knowing your mouth is healthy. If your oral rating is yellow or red, you'll have an opportunity to book a teledentistry appointment through Cigna Healthcare Dental virtual care, or be referred to a Cigna Healthcare Dental in-network provider.

The many benefits of SmartScan.

- SmartScreen screenings are available at no additional cost**
- The process takes approximately five minutes from start to finish
- You'll get an understanding of your oral health status plus health tips on how to improve your oral health

SmartScan Home Dental Screening Tool

SmartScan, a unique at-home screening technology, unites Cigna Dental Virtual Care with a simple way to assess oral health

App uses a smartphone to take a guided series of dental photos



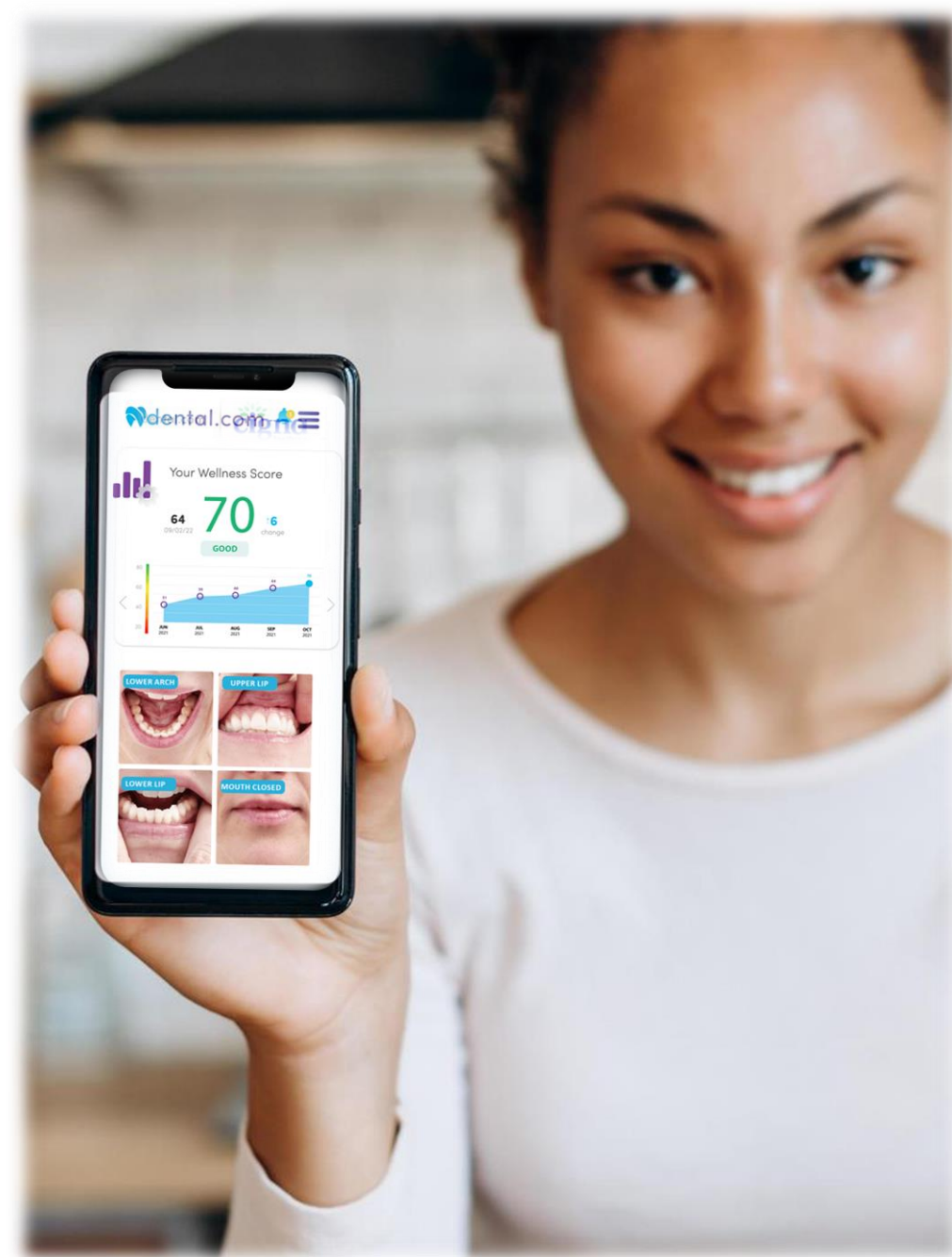
Uploaded photos are scanned by AI program, then reviewed by a Cigna network dentist



Screening results give customers an overall 'red,' 'yellow' or 'green' score and oral health tips



- *Target customer* – has dental anxiety or no dental visits in 2+ years
- An inviting, non-threatening way to give customers an understanding of their oral health status and a 'push' back into a regular oral care regimen with a Cigna network dentist



SmartScan Customer Journey

The screenshot shows a web form titled 'Complete My Forms Now' with the Cigna logo at the top left. The form is divided into two main sections. The left section contains a sidebar with three radio buttons: 'Insurance Information', 'Visit Form', and 'Complete Patient Registration'. The right section is titled 'Insurance Information (1/2)' and contains several text input fields for 'Where are you located at the time of the visit?', 'Insurance Information', 'Product Type', 'Referring to Subscriber', 'Subscriber First Name', 'Subscriber Last Name', 'Subscriber Date of Birth', 'Subscriber Gender', 'Subscriber Address', 'County', 'State', 'City', 'Zip', 'City/Postal Code', 'Subscriber ID', 'Employer', and 'Phone No'. A 'SUBMIT' button is located at the bottom right of the form.

- Customer completes intake form and clicks 'submit'
- Customer is brought to SmartScan start screen
- Customer Scans QR code



Confidential, unpublished property of Cigna Healthcare. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. © 2023 Cigna Healthcare

Cigna Dental Oral Health Integration Program

Proactively connecting higher-risk customers
to the care they need to stay healthy

We leverage our clinical expertise
to treat the whole person.

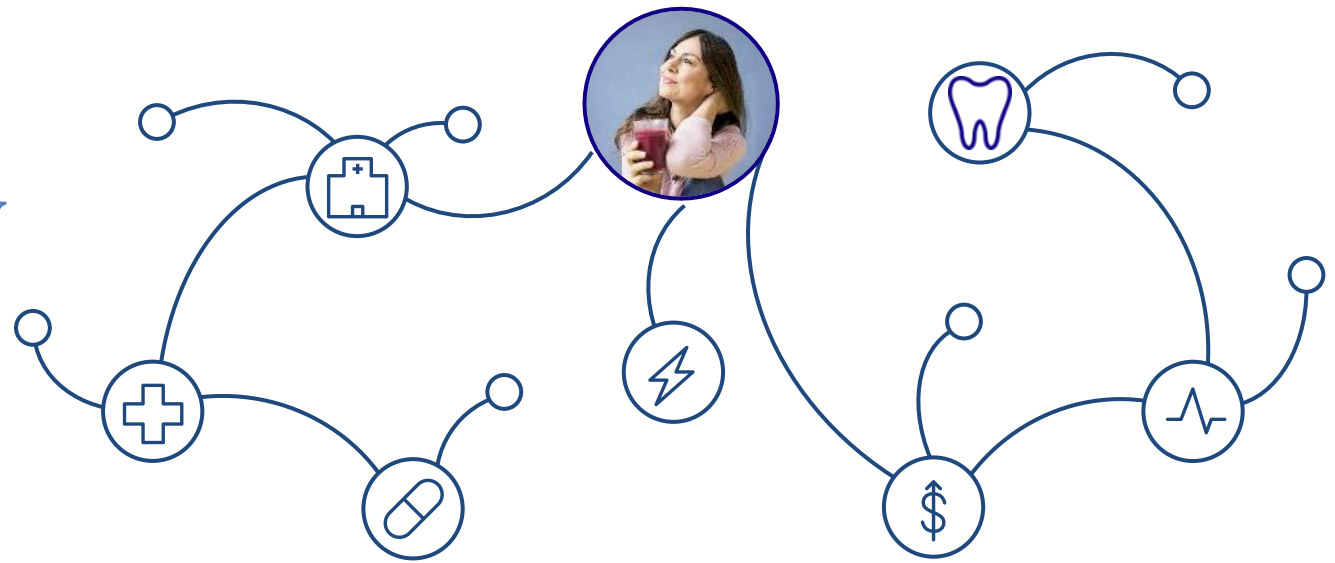
At the intersection where oral
health and 14 chronic medical
conditions meet, the
**Cigna Dental Oral Health
Integration Program®**
proactively wraps your
employees in the care and
support they need to
stay healthy.



Radiation
Head/neck cancers
Lupus
Pregnancy
Opioid misuse/addiction
Diabetes
Rheumatoid arthritis
Stroke
ALS
Heart disease
Sjogren's syndrome
Chronic kidney disease
Organ transplant
Parkinson's disease
Huntington's disease

The Cigna Dental Oral Health Integration Program (**OHIP**) reimburses out-of-pocket expenses for specific dental services. The program is available for people with certain medical conditions that have been found to be associated with gum disease.

Oral health: a window to your overall health



Facts



Heart Attack risk is increased by 2-3 times in people with gum disease.¹

60-75% of pregnant women have gingivitis, which can lead to periodontitis that may increase her risk for pre-term birth and other complications.²

Overall health

Medical: certain chronic conditions increase the risk for periodontal (Gum) disease

Behavioral: stress and anxiety can exacerbate conditions like bruxism (teeth grinding/ clenching)

Pharmacy: oral health issues are a common side-effect of many commonly taken medications

Cigna Solutions



Oral Health Integration Program and **Dental Outreach Program** to support members who are pregnant or have a chronic condition

Onsite Dental to increase access to care

SmartScan to engage members who have not been to the dentist

Virtual care available 24/7 for urgent dental care needs

Flexible plan options to incent preventive care and reduce barriers to care

Cavity Risk Assessment Quiz

This risk assessment tool is designed to help you and your dentist identify factors that might increase your risk for cavities. Take the quiz and share the results with your dentist at your next dental check-up...

Cracked Tooth Diagnosis and Treatment

Whether you're experiencing sudden dental pain or had an injury, here's what you need to know about cracked teeth...

Dental Health and Pregnancy: What to Know

When you're pregnant, your oral health is important for both you and the health of your baby. Find out how you can safely get the dental care you need...



Overcoming Dental Anxiety

Fear of visiting the dentist can be a serious problem. Here are signs that you may have a dental phobia worth addressing...



Tips to Keep Your Kids' Smiles Happy and Healthy

Good dental health starts with you—the parents! Here are 10 tips to keep your kids' teeth healthy...



Stress and Your Oral Health

You may be aware of the physical and emotional symptoms of stress, but did you know that stress can also affect your oral health...¹

The Cigna Healthcare Dental Marketplace

Shop. Save. Learn. All in one place.

A new organized destination
for members' oral health

-  Discounted products from trusted brands
-  Curated educational resources
-  Organized by life stage and oral health needs
-  Seamless access through myCigna®

Built around member needs

-  Children's oral health
-  Maternity and newborn care
-  Special needs support
-  Cosmetic dentistry

Available at no cost to Cigna Healthcare® Dental customers.

Questions and answers



© 2026 Cigna Healthcare.

This is a solicitation for insurance. An insurance agent/producer may contact you.

Services may be available on an in-person basis or via telehealth from the enrollee's primary care provider, treating specialist, or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with California law. Enrollees that have coverage for out-of-network benefits may receive services either via telehealth or on an in-person basis using the enrollee's out-of-network benefits. Note: out-of-network benefits, if available, will generally include higher out-of-pocket financial responsibility and no balance-billing protections. Please refer to your benefit plan documents for specific information about your benefit plan and out-of-network benefits.

Dentists who participate in the Cigna Healthcare network are independent contractors solely responsible for the treatment provided and are not agents of Cigna Healthcare. The information in this presentation summarizes the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer's plan booklet, evidence of coverage, insurance certificate, or summary plan description – the official plan documents. If there are any differences between the information in this presentation and the plan documents, the information in the plan documents takes precedence.

In Texas, the insured dental plan is known as Cigna Dental Choice, and this plan uses the national Cigna DPPO network.

Product availability may vary by location and plan type and is subject to change. All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna Healthcare representative.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (Bloomfield, CT.), Cigna HealthCare of Connecticut, Inc., and Cigna Dental Health, Inc. and its subsidiaries, including Cigna Dental Health Plan of Arizona, Inc., Cigna Dental Health of California, Inc., Cigna Dental Health of Colorado, Inc., Cigna Dental Health of Delaware, Inc., Cigna Dental Health of Florida, Inc., **a Prepaid Limited Health Services Organization licensed under Chapter 636, Florida Statutes**, Cigna Dental Health of Kansas, Inc. (KS & NE), Cigna Dental Health of Kentucky, Inc. (KY & IL), Cigna Dental Health of Maryland, Inc., Cigna Dental Health of Missouri, Inc., Cigna Dental Health of New Jersey, Inc., Cigna Dental Health of North Carolina, Inc., Cigna Dental Health of Ohio, Inc., Cigna Dental Health of Pennsylvania, Inc., Cigna Dental Health of Texas, Inc., and Cigna Dental Health of Virginia, Inc. In Utah, all products and services are provided by Cigna Health and Life Insurance Company (Bloomfield, CT). Policy forms: OK – HP-POL891 et al., POL115; CA – HP-POL792 et al.; OH – HP-POL899 et al.; NV – HP-POL767 et al., POL132; AZ – HP-POL767 et al. All pictures used are for illustrative purposes only.

The Cigna Healthcare name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

974338c 06/26 © 2026 Cigna Healthcare. Some content provided under license.



Understanding terms in your dental plan

Deductible:

The annual amount you pay for dental care before your dental plan begins to pay.

Annual dollar maximum:

The most your plan will pay toward covered services during the plan year. Once you reach your plan's dollar maximum, you're responsible for 100% of the costs until the new plan year begins.

Coinsurance:

Your share of the cost of covered dental care services, usually after you meet your deductible. The plan pays the rest.

Copay:

The fixed amount you pay for specific services at the time of receiving care.

In-network:

Dentists and facilities that have contracts with Cigna Healthcare® to deliver services at a discounted rate.

Out-of-network:

A dentist or facility that doesn't contract with your plan and doesn't provide services at a discounted rate. Using an out-of-network provider usually will cost you more.

Dental Preferred Provider Organization (DPPPO)



Network: Select any licensed dentist, but see bigger savings if you use a dentist in the Cigna Healthcare® Dental network



Specialist: See a specialist without a referral



Deductible: An annual amount that may apply to covered services before your plan begins to pay



Coinsurance: Once you meet your deductible and satisfy any applicable waiting period, this is the portion you will pay of your covered dental care costs



Coverage: The amount paid by your plan depends on:

- The coinsurance level for the service you receive
- The dentist you visit
- Whether you've paid your deductible and/or reached your maximum



Maximums: Once you reach the plan's calendar year dollar and/or any applicable lifetime maximum, your plan will no longer pay a portion of your costs during that plan year

