**Dental Insurance: UN NY Cigna Dental Plan**

1. CIGNA Dental PPO programme offers a large network of participating providers in the Greater New York Metropolitan area and nationally. A dental PPO functions like a medical PPO: when covered services are rendered by an in-network provider, the participant normally has no out-of-pocket expense. One may also choose a dentist who is not a participating practitioner in the CIGNA plan. Covered dental services rendered by out of network providers are reimbursed as a percentage of reasonable and customary allowances.

1. The policies detailed in the Policies and Procedures relate to a staff member’s enrolment, status, and eligibility. Plan usage, such as how to file a claim, is described in the plan itself and is available at the links below.

* 1. [http://www.un.org/Depts/oppba/accounts/insurance/cigna/](http://www.un.org/Depts/oppba/accounts/insurance/cigna/outline.htm)
  2. [Renewal of the Headquarters medical and dental insurance plans and annual enrolment campaign](https://popp.undp.org/node/5536)

1. Staff at Headquarters are invited to use the above UN Secretariat link for specific plan use questions.