## Benefits - Dental Insurance

## CIGNA HEALTHCARE | DPPO & DHMO DENTAL

The National PPO dental plan through Cigna Dental gives you freedom to see the dentist of your choice while offering cost protection through a network of dentists. When you utilize a Cigna DPPO Advantage dentist, your out-of-pocket expenses will be less. You may also obtain services using a non-network dentist; however, you will be responsible for the difference between the covered amount and the actual charges, and you may be responsible for filing claims.

On the Cigna Dental Care (DHMO) plan, you select a primary care dentist at enrollment and must receive services from, or coordinate through, that dentist. Diagnostic and preventative services are at no cost when your primary care dentist is used. There is no coverage available when using a non-network dentist.

We're with you every step of the way. To help you find better savings, better health and a better experience. From full-service to self-service, Cigna has your dentist search covered.

## CALL US AT (800) CIGNA24 / (800) 244-6224

Need help finding a Cigna network dentist or specialists? Just give us a call. You can use the automated Dental Office Locator. Or you can call speak directly to a customer service representative. You can also ask for a directory customized by dentist type and location.

| DENTAL BENEFITS  | Total Cigna DPPO                       |   |   | CIGNA<br>DENTAL CARE<br>(DHMO)*  |
|--|--|---|---|----------------------------------|
|  | DPPO<br>Advantage                      | IN-NETWORK                              | NON-<br>NETWORK                         | IN-NETWORK<br>ONLY               |
| Calendar Year Maximum  |  | \$2,000                                 |   | Unlimited                        |
| <b>Deductible (Annual)</b><br>Individual<br>Family                           | \$25 Per Individual<br>\$75 Per Family | \$50 Per Individual<br>\$150 Per Family | \$50 Per Individual<br>\$150 Per Family | No Deductible                    |
| Waived for Preventive Services   | Yes                                    | Yes                                     | Yes                                     | n/a                              |
| <b>Preventive (Plan Pays)</b><br>Exams, X-Rays, Cleanings                    | 100%                                   | 100%                                    | 100%                                    | Exam & X-Ray \$0<br>Cleaning \$5 |
| Basic Services (Plan Pays) Fillings, Oral Surgery, Endodontics, Periodontics | 80%                                    | 80%                                     | 80%                                     | Copays Vary                      |
| <b>Major Services (Plan Pays)</b><br>Crowns, Prosthetics                     | 60%                                    | 50%                                     | 50%                                     | Copays Vary                      |
| Orthodontia  |  |   |   |                                  |
| Child(ren)   |  | Not Covered                             |   | \$2,184                          |
| Adults   |  |   |   | \$2,904                          |

The above information is a summary only. Please refer to the Ease portal for complete details of plan benefits, limitations and exclusions.

<sup>\*</sup> The Term DHMO ("Dental HMO") is used to refer to product designs that are managed care plans. The Cigna DHMO is not available in the following states: AK, HI, ME, MT, NH, NM, ND, PR, RI, SD, VI, VT, WV and WY