

## DENTAL PLANS COMPARISON

<b>CIGNA DENTAL HMO</b>	<b>CIGNA DENTAL PPO</b>	
	<b>(In Network)</b>	<b>(Out of Network)</b>
No Deductible	No Deductible	
Choose from CIGNA's network of Managed Care dentists.	Choose from Cigna's Network of PPO Dentists.	Choose any dentist you like.
<b>Co-payment % (Plan pays:)</b>	<b>Co-payment % (Plan pays:)</b>	
<p><b>100%</b> Preventive Services (X-rays, cleanings, fluoride treatments) (2 cleanings in a calendar year)</p> <p><b>100%</b> Routine Services (fillings, simple extractions, minor endodontics/periodontics)</p> <p><b>60%</b> Major Services (crowns, dentures, bridges, major endodontics/periodontics) an average of</p>	<p style="text-align: center;"><b>100%</b> Preventive Services (X-rays, cleanings, fluoride treatments) - (2 cleanings per year).</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%; padding: 5px;"> <p><b>90%</b> Routine Services (fillings, simple extractions, minor endodontics/periodontics)</p> <p><b>60%</b> Major Services (crowns, dentures, bridges, major endodontics/periodontics) -</p> </div> <div style="width: 45%; padding: 5px;"> <p><b>80%</b> Routine Services (fillings, simple extractions, minor endodontics/periodontics)</p> <p><b>50%</b> Major Services (crowns, dentures, bridges, major endodontics/periodontics) -</p> </div> </div>	
No maximum dollar benefits.	Maximum benefit <b>per year:</b> <b>\$1,500</b> per person.	
Orthodontia is covered for children and adults (2-year treatment plan; see CIGNA schedule of benefits).	Orthodontia is covered for children (NOT adults) at <b>50%</b> (\$1,500 benefit per person per lifetime)	Orthodontia is <b>not covered.</b>