

DENTAL PLANS COMPARISON

CIGNA DENTAL HMO	CIGNA DENTAL PPO			
	(In Network)	(Out of Network)		
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.		
Co-payment % (Plan pays:)	Co-payment % (Plan pays:)			
<p>100% Preventive Services (X-rays, cleanings, fluoride treatments) (1 cleaning every 6 months)</p> <p>100% Routine Services (fillings, simple extractions, minor endodontics/periodontics)</p> <p>60% Major Services (crowns, dentures, bridges, major endodontics/periodontics) an average of</p>	<p style="text-align: center;">100%</p> <p style="text-align: center;">Preventive Services (X-rays, cleanings, fluoride treatments) - (2 cleanings per year).</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;"> <p>90% Routine Services (fillings, simple extractions, minor endodontics/periodontics)</p> <p>60% Major Services (crowns, dentures, bridges, major endodontics/periodontics) -</p> </td> <td style="width: 50%; padding: 5px;"> <p>80% Routine Services (fillings, simple extractions, minor endodontics/periodontics)</p> <p>50% Major Services (crowns, dentures, bridges, major endodontics/periodontics) -</p> </td> </tr> </table>		<p>90% Routine Services (fillings, simple extractions, minor endodontics/periodontics)</p> <p>60% Major Services (crowns, dentures, bridges, major endodontics/periodontics) -</p>	<p>80% Routine Services (fillings, simple extractions, minor endodontics/periodontics)</p> <p>50% Major Services (crowns, dentures, bridges, major endodontics/periodontics) -</p>
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No maximum dollar benefit.	Maximum benefit per year: \$1,250 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 50% (\$1,250 benefit per person per lifetime)	Orthodontia is not covered .		

