

# DENTAL BENEFITS

Administered by the Cigna Dental PPO  
through Cigna HealthCare

## *Summary of Benefits*

SERVICES/TREATMENTS	BENEFITS
<b>Preventive Dental Care</b>	Eligible charges are subject to an annual deductible and annual or lifetime maximums.
Oral exam (2 per calendar year) Cleaning (2 per calendar year) Bitewing x-rays (2 sets* per calendar year) <i>*a set is an upper and lower on one side of mouth</i> Full mouth or panoramic x-rays (1 complete set every 3 years) Fluoride application (1 per calendar year for persons under age 19) Sealants (limited to posterior tooth, only for persons under age 16, one treatment per tooth every 3 calendar years) Space maintainers (limited to non-orthodontic treatment) Dental x-rays required for the diagnosis or treatment of a dental defect, injury, or disease Emergency care to relieve pain Palliative (emergency) treatment	100% (no deductible)
<b>Basic Dental Care</b>	80% after deductible
Temporomandibular joint (TMJ) disorder will be included under Basic Dental Care only if deemed by Cigna Dental to be a dental expense instead of a medical expense	
<b>Oral Surgery</b>	80% after deductible
Any incision or excision procedure on the gums or tissues of the mouth performed in connection with the extraction or repair of teeth, including related services if otherwise included as an eligible charge under the plan	

SECTION V (continued)

<b>SERVICES/TREATMENTS</b>	<b>BENEFITS</b>								
<b>Oral Surgery (continued)</b>	Implant services will be considered to be oral surgery. If the charges for implant services are not deemed to be medically necessary by Cigna Dental, the Alternate Benefit provision (described below) will be applicable for the prosthetic being placed on the implant and no reimbursement will be made towards the charges for placement of the implant								
<b>Orthodontic</b>	Treatment and installation of orthodontic appliances for correction of irregularities in tooth position and jaw relationship								
<p>* Replacement of a bridge, crown, or denture will be covered only if it has been more than five (5) years since the date originally installed unless (A) such replacement is made necessary by the placement of an original opposing full denture or the necessary extraction of natural teeth, or (B) the bridge, crown, or denture, while in the mouth, has been damaged beyond repair as a result of an injury received while the person was a member or enrolled dependent.</p> <p>** One hundred percent (100%) reimbursement will be provided for (A) periodontal scaling and root planing, and (B) periodontal maintenance, up to four (4) times per calendar year after periodontal scaling and root planing, for members and enrolled dependents who have been diagnosed with heart disease and/or diabetes <u>and</u> who are actively participating because of either or both conditions, in the CareAllies Smart Steps disease management program established by the Plan. Such reimbursement, however, is subject to the annual maximum benefit for basic dental care. The member must contact Cigna Dental to receive this added benefit.</p>									
<b>General</b>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">Individual annual deductible</td> <td style="text-align: right; padding: 5px;">\$100</td> </tr> <tr> <td style="padding: 5px;">Family unit annual deductible</td> <td style="text-align: right; padding: 5px;">\$300</td> </tr> <tr> <td style="padding: 5px;">Individual annual maximum benefit for basic dental care</td> <td style="text-align: right; padding: 5px;">\$1,500</td> </tr> <tr> <td style="padding: 5px;">Individual lifetime maximum benefit for orthodontic care</td> <td style="text-align: right; padding: 5px;">\$1,500</td> </tr> </table>	Individual annual deductible	\$100	Family unit annual deductible	\$300	Individual annual maximum benefit for basic dental care	\$1,500	Individual lifetime maximum benefit for orthodontic care	\$1,500
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Individual annual maximum benefit for basic dental care	\$1,500								
Individual lifetime maximum benefit for orthodontic care	\$1,500								
<b>Alternate Benefit Provision</b>	When there is a choice of treatment options for dental care, reimbursement will normally be limited to the least expensive, commonly accepted dental standard for adequate and appropriate care for that dental condition, as determined by Cigna Dental. The plan's reimbursement can be applied by the patient to the treatment of choice.								
<b>Missing Teeth Limitation</b>	Reimbursement for replacement of missing teeth during the first 24 months following enrollment in the plan will be limited to 50% of the benefit otherwise payable under the plan.								

For further information about dental benefits, call Cigna Dental at 1-888-244-6224.