

Dental Plan Options

Cigna will continue as our dental provider, offering two options, a Dental HMO and Dental PPO plan. The premium for the Dental HMO will not increase while the Dental PPO plan rates will decrease by 5%. Plan design for the Dental PPO will remain the same. Dental HMO copays will move to a new schedule and some co-pays will increase while new coverages will be added.

- ***Cigna Dental Care Dental HMO***

Cigna Dental Care (a Dental Health Maintenance Organization) covers preventive, diagnostic, general, major, and orthodontic services. Participants pay a portion of the cost for some services. At enrollment, participants must elect a Cigna Dental provider from a network of dentists located throughout the metropolitan area. The Cigna Dental Care provider list is subject to change during the plan year. Participants will not be allowed to drop or switch plans during the plan year because a dentist no longer participates with Cigna Dental Care.

Please note that when signing up with a new Dental HMO dentist, wait times for preventative care appointments may take 3 – 6 months. Before enrolling in this plan, please verify the dentist’s office you’ve selected is still a Cigna Dental HMO provider and what is their approximate wait time for appointments.

- ***Cigna Dental PPO***

Cigna Dental PPO (a traditional indemnity plan) does not require that you choose between network and non-network providers. Preventative benefits are covered at 100%, with no deductibles. All other services include a \$50 deductible per person, then either 80% or 50% coinsurance. As part of this plan, Cigna offers a Preferred Provider Organization. Out-of-pocket costs are reduced for employees who choose these network providers. Services performed by non-network providers are subject to Usual and Customary limits.

THE DENTAL PLAN NOTICE OF PRIVACY PRACTICES IS AVAILABLE FROM THE BENEFITS OFFICE. CIGNA WILL PROVIDE A YEARLY NOTICE.

Cost of Coverage Dental

Please use this chart to determine your monthly premium

	Cigna Dental Care HMO	Cigna Dental PPO
My Status Is:		
	Semi-Monthly Deduction	Semi-Monthly Deduction
Employee	\$13.06	\$30.70
Employee and One	\$24.50	\$61.40
Employee and Family	\$31.82	\$92.10

Dental Plan Comparison Chart

Services	Cigna Dental Care HMO (K1-V6)	Cigna Dental PPO In-Network
Deductible		
• Amount	Not Applicable	\$50/Person \$150/Family Calendar Year
• Accumulation Period	Not Applicable	
Maximum Benefit		
• Calendar Year (1/1 – 12/31)	Not Applicable	\$1,000
• Orthodontia (Lifetime)	Not Applicable	\$2,000
Diagnostic and Preventative Services		
• Office Visits	100%, \$5 copay (in addition to any other applicable copays)	100%, no deductible
• X-Rays Intraoral: Complete series (including bitewings)	100%, no copay (limit 1 every 3 years)	100%, no deductible (limit 1 every 3 years)
• Broken appointment charges	\$10 Copay	N/A
• Teeth Cleaning (prophylaxis treatment – scaling & polishing)	100%, no copay (limited to 1 every 6 months)	100%, no deductible
• Sealants – Per tooth	100% after \$10 copay	100%, no deductible
• Topical Fluoride (excluding Prophylaxis) to age 19	100%, no copay limited to 1 every 6 months	100%, no deductible
• Space Maintainers		
- Fixed Unilateral	\$95 copay	100%, no deductible
- Fixed Bilateral	\$155 copay	100%, no deductible
Periodontics – Treatment of Gums		
• Periodontal scaling or root planning – per quadrant	\$70 copay, limited to 4 quadrants per consecutive 12 months	80% after deductible
• Gingivectomy – per quadrant	\$140 copay	80% after deductible
• Osseous surgery – per quadrant	\$335 copay	80% after deductible
• Correction of occlusion	\$30 copay	80% after deductible
• Complete occlusion	\$160 copay	80% after deductible
Endodontics – Treatment of Pulp		
• Pulp capping	\$10 copay	80% after deductible
• Pulpotomy	\$55 copay	80% after deductible
Root Canal Therapy – per canal		
• Anterior per permanent tooth	\$175 copay	80% after deductible
• Bicuspid per tooth	\$205 copay	80% after deductible
• Second or third permanent molars	\$280 copay	80% after deductible
• Apicoectomy – 1 st root		
- Bicuspid	\$235 copay	80% after deductible
- Molar	\$260 copay	80% after deductible
• Apicoectomy – each additional root	\$85 copay	80% after deductible
Restorative		
Amalgam restoration of primary teeth or permanent tooth		

Dental Plan Comparison Chart *(continued)*

Services	Cigna Dental Care HMO (K1-V6)	Cigna Dental PPO In-Network
Restorative (continued)		
• Cavities involving one tooth surface	100%, \$0 copay	80% after deductible
• Cavities involving two teeth surfaces	100%, \$0 copay	80% after deductible
• Composite restoration (anterior teeth)	100%, \$0 copay	80% after deductible
• Sedative base at filling	\$10 copay	80% after deductible
• Crowns – porcelain fused to metal	\$425 copay	50% after deductible
• Post, Cast, including core buildup	\$150 copay	50% after deductible
- Inlay Recementation	\$40 copay	50% after deductible
- Crown Recementation	\$40 copay	50% after deductible
- Bridge Recementation	\$40 copay	50% after deductible
Prosthetics		
• Dentures; complete upper or lower per denture	\$535 copay	50% after deductible
• Partial upper or lower denture per denture	\$475 copay	50% after deductible
• Denture and partial adjustments	\$35 copay	50% after deductible
• Denture rebase	\$195 copay	50% after deductible
• Replace one tooth on a complete or partial	\$65 copay	80% after deductible
• Addition of teeth or clasps to partial denture – per unit	\$70 copay for teeth \$85 copay for clasps	50% after deductible
Oral Surgery		
• Simple extraction	\$10 copay	80% after deductible
• Surgical extraction – erupted tooth	\$35 copay	80% after deductible
• Impactations		50% after deductible
- Soft tissue	\$40 copay	50% after deductible
- Partial bony	\$70 copay	50% after deductible
- Full bony	\$95 copay	50% after deductible
- Frenulectomy/Frenectomy	\$10 copay	50% after deductible
Orthodontia		
• Full banded case (24 months) Total Fees Child	\$2,655 copay, up to age 19	50% after deductible for child/student (child up to age 23, or age 27 if full time student)
• Full banded case (24 months) Total Fees Adult	\$3,055 copay	Not Covered
Providers	Dentists who participate in the Cigna Managed Care Plan	Dentists who participate in the Cigna PPO Plan
For More Information Call	Member Services 1-800-CIGNA24 (Effective 10/1/06)	Member Services 1-800-CIGNA24 (Effective 10/1/06)