

# Dental Plans

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Dental plans to smile about:  
Premier Dental Care Plan  
Choice Dental Care Plan

Effective January 1, 2009

Dental plans are offered through  
CIGNA Dental



*Do well. Do right.™*

# Compare your dental plan options

BENEFITS	Premier Dental Care Plan <sup>1</sup>	Choice Dental Care Plan <sup>1</sup>
Providers	May use any provider or save with network providers	May use any provider or save with network providers
Deductible (per person per year) <sup>2</sup>	\$50	\$50
Annual maximum benefit	\$1,500	\$1,200
Type I: Preventive services	100%	90%
Routine oral examinations — two per calendar year	100%	90%
Routine dental cleanings — two times per calendar year	100%	90%
Biteewing x-rays once every 12 months	100%	90%
Fluoride treatments for children under age 13 — one treatment per 12 months	100%	90%
Type II: Basic services (restorative dentistry)	80%	70%
Panoramic x-ray — once every 60 months	80%	70%
New fillings; replacement fillings — once every 24 months per filling	80%	70%
Simple extractions	80%	70%
Type III: Major services (crowns and major restoration)	50%	50%
Endodontic treatment (root canal)	50%	50%
Dentures	50%	50%
Crowns	50%	50%
Type IV: Orthodontic maximum <sup>3</sup>	50% with a maximum benefit of \$1,000	50% with a maximum benefit of \$1,000
Waiting periods	Six to 24 months for certain services	Six to 24 months for certain services
MONTHLY RATES		
Employee only	\$31.56	\$25.48
Employee + spouse	\$64.25	\$49.56
Employee + child(ren)	\$64.25	\$49.56
Employee + family	\$109.92	\$90.83

<sup>1</sup>Coverage percentages based on reasonable and customary charges.

<sup>2</sup>Deductibles apply to basic and major services for the Premier Dental Care and Choice Dental Care Plans.

<sup>3</sup>Only for dependent children under age 19 on the Premier Dental Care and Choice Dental Care Plans.

# Giving you dental plans to smile about

Quality dental care is an important part of safeguarding overall health and well being. Research has linked gum disease to complications with heart disease, stroke, diabetes, preterm birth and other health issues. Including dental coverage in your health care package can help you and your family stay healthier longer.

## **Premier Dental Care and Choice Dental Care Plans**

The Premier Dental Care and Choice Dental Care Plans allow you and your family the freedom to see any dentist or use dentists in a dental Preferred Provider Organization (PPO) network for added savings. PPO dentists offer services at reduced contracted fees that can help control your out-of-pocket expenses and stretch your annual maximum benefit.

## **Locating a provider**

To find a PPO dental network provider in your area, call 1-800-CIGNA24 or visit [www.cigna.com](http://www.cigna.com):

- Select “Provider Directory” from the toolbar at the top.
- Select “Dentist” as the provider type, then search by provider name, ZIP Code or city/state.
- Select “CIGNA Dental Care (PPO)” as your dental plan and choose a specialty from the dropdown menu.

## **Healthy Rewards®**

To help you improve your health from head to toe, CIGNA's Healthy Rewards® discount program is included at no additional cost. With Healthy Rewards, you get discounts on a wide range of health and wellness products and programs including: Weight Watchers®, massage therapy, acupuncture, vision care, smoking cessation programs, fitness club memberships and much more! (Available to enrolled participants and enrolled dependents only. Not all programs and benefits are available in all states.) To get more information, visit [www.cigna.com/healthyrewards](http://www.cigna.com/healthyrewards).

## **myCIGNA.com**

This interactive Web site gives you ready access to account information, claims status, provider networks and other useful account maintenance tools. Dental health tips, glossary of dental terminology, and dental health news and information are also available.

# Other dental policy provisions

## Benefit adjustments

Benefits will be coordinated with any other dental coverage. Under the Alternative Treatment provision, benefits will be payable for the most economical services or supplies meeting broadly accepted standards of dental care. If the cost of a proposed Dental Treatment Plan exceeds \$300, it should be submitted for an estimate of benefits payable.

## Eligibility

A full-time employee, spouse and unmarried dependent children younger than age 25 are eligible for coverage. Dependent eligibility variation exists in some states.

## Waiting periods

Based on your effective date of coverage, you may be required to satisfy a waiting period before certain services are eligible for benefits.

Under the Premier Dental Care and Choice Dental Care Plans, there is a six-month waiting period for endodontic services, denture adjustments and, for children under 16 years of age, stainless steel or plastic crowns. There is a 12-month waiting period for complex oral surgery and periodontic services and a 24-month waiting period for crowns, inlays, onlays, labial veneers and partial or full dentures. There is a 12-month waiting period on orthodontic services under both plans.

This is a brief description only. It is not a Certificate of Coverage. The Group Policy alone determines all rights, benefits and applicable Limitations and Exclusions. CIGNA Dental and the policyholder have the option to cancel the group policy.



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