

Product Name: Dental HMO Plan

Member Services: 1-800-CIGNA24 (1-800- 244-6224), 24 hours a day, 7 days a week

Web Address: www.cigna.com/dental

| Benefits | Coverage ¹ |
|------------------------------|---|
| Annual deductible | None |
| Preventive/Diagnostic | Covered at 100% |
| Basic | You pay a pre-set reduced patient charge when you use your network dentist. Obtain the schedule of charges by calling Cigna Dental |
| Major | |
| Orthodontia | |
| Annual maximum | None |
| Lifetime orthodontia maximum | Limited lifetime maximum of 24 months ² |

¹ If you elect the Cigna Dental HMO, you must receive all services from a provider who participates in the Cigna Dental HMO network including services from dental specialists. Except emergency palliative treatment, you will not be covered for any services you receive outside the dental HMO network. You must select a primary dentist and receive all services from that dentist. If a specialist is needed, your primary dentist must provide a referral. You can change your primary dentist at any time. Specialty dental services may be covered out of network if network specialists are not available. Please call Member Services to receive information and/or approval prior to receiving any out of network services.

² There is a maximum lifetime benefit of 24 months for interceptive and/or comprehensive treatment. A typical case lasting longer than 24 months requires additional payment by the patient. A referral is not required to receive services from an Orthodontist (Orthodontist must participate in Cigna's Dental HMO network). Orthodontia in progress is covered up to 24 months from the start of the original treatment. Cigna will contribute \$35/month for up to 24 months of treatment (from the start of the treatment plan); retention is not covered.

Covered Services

Preventive/Diagnostic Services

- Routine oral exam
- Routine cleanings – limit 2 per calendar year at \$0 copay and 2 additional per calendar year with a copay
- Enrolled children may see a pediatric dentist through age 12
- Fluoride treatments (topical gel and fluoride varnish) – limit 2 per year, through age 18
- Space maintainers – fixed
- X-rays – limit 1 full mouth series every 3 years
- Sealants – no age limit
- Specialist consultation
- Oral Cancer (brush biopsy) screenings

Basic Services

- Restorative (fillings)
- Endodontic treatment
- Oral surgery (extractions)
- Repair or recementing of crowns, inlays, onlays, bridge-work
- Periodontal treatment
- Dentures – limit 1 relining or rebasing every 3 years

Major Services

- Inlays, onlays, and crowns limited to 1 every 5 years
- Removable dentures – includes up to 4 adjustments within first 6 months after insertion; replacement limited to 1 every 5 years
- Fixed bridgework – replacement limited to every 5 years

Orthodontia Services

- Orthodontic evaluation, treatment plan and records
- Banding for comprehensive orthodontic treatment
- Comprehensive orthodontic treatment (children and adults)

Emergency Services (Pain Relief Treatment)

- Palliative treatment – emergency treatment only. Cigna Dental pays up to \$50.00 (certain state exceptions may apply)

Additional Services

- Whitening/Bleaching – Take home bleaching gels with trays

The information contained in this summary is for comparative purposes and does not include all benefits, limitations, and exclusions.

This is a sample overview. The complete Patient Charge Schedule will be sent to you after you enroll. In case of any discrepancy between this sample and your Patient Charge Schedule sent to you after you enroll, the Patient Charge Schedule will prevail.