



## Choice of Dental Plans

Cigna offers two plans that provide different levels of dental benefits - each gives you and your family access to affordable, quality dental care and dentists.

Cigna DPPO website lists:

- DPPO Advantage – benefits are paid at in-network level of benefits
- In network Cigna DPPO – This does not mean that the provider is in CIGNA network. This means that the provider is Out-of-Network but offers discounts\*
- Out-of-Network (does not provide discounts)

\*To pay the least out-of-pocket, stay in Advantage network. If a member goes outside the Advantage network, they will also have access to discounts under Dental PPO network. Cigna refers to this as “In-Network” these benefits are paid as Out-of-Network, this network will afford the member discounted rates, but benefits will pay at the out-of-network level of benefits.

Visit [mycigna.com](http://mycigna.com)>review my coverage>dental.

	In-Network (Advantage only)	Out-of-Network (with discounts and Out-of-network)
Deductibles	\$50 Individual/\$100 Family	\$50 Individual/\$100 Family
Maximums	\$2,000 Annual	\$2,000 Annual
Preventive/ Diagnostic Care	100% - Twice Annually	80%
Basic Restorative Care	80% (After Deductible)	70% (After Deductible)
Major Restorative Care	50% (After Deductible)	50% (After Deductible)
Orthodontic Care	50% (After Deductible) \$1,500 Lifetime	50% (After Deductible) \$1,500 Lifetime
Referrals to Specialists	Not Required	Not Required

**Cigna DHMO (Dental Health Maintenance Organization)** you must choose a primary dentist

In-Network ONLY	
Deductibles	\$0
Maximums	Unlimited
Preventative/ Diagnostic Care	100% Covered
Major/Basic Restorative Care	Fixed Pre-Set Fees
Orthodontic Care	Lifetime Maximum Benefits/24-Month Treatment
Referrals to Specialists	Referral Required