

## CHOICES—DENTAL

This comparison highlights key differences and similarities between dental plans offered through HealthFlex Exchange: **Passive PPO 2000**, **Dental PPO** and **Dental HMO**. Dental benefits are provided through Cigna.

The annual deductible and co-insurance amounts (“you pay”) are your share to pay. All other benefits shown are the amounts or percentages that the plan pays for a service. The Passive PPO 2000 and Dental PPO use Cigna’s PPO Advantage Network. The Dental HMO uses the Cigna Dental Care Access network. Visit [cigna.com](http://cigna.com) to search for in-network providers.

**Note:** Only the Dental PPO and the Passive PPO 2000 include Cigna Dental Wellness Plus<sup>SM</sup> features. When you or your family members receive any preventive care in one plan year, the annual dollar maximum will increase the following plan year, until it reaches the level specified below.

Refer to the HealthFlex Benefit Booklet for additional plan details.

NETWORK BENEFITS	PASSIVE PPO 2000	DENTAL PPO		DENTAL HMO
		PPO Advantage Network	Out of Network	
<b>Calendar Year Maximum</b> (Class I, II and III expenses)	Year 1: \$2,000	Year 1: \$2,000	Year 1: \$1,000	No benefit maximum
	Year 2: \$2,150 <sup>1</sup>	Year 2: \$2,150 <sup>1</sup>	Year 2: \$1,150 <sup>1</sup>	
	Year 3: \$2,300 <sup>2</sup>	Year 3: \$2,300 <sup>2</sup>	Year 3: \$1,300 <sup>2</sup>	
	Year 4 and beyond: \$2,450 <sup>3</sup>	Year 4 and beyond: \$2,450 <sup>3</sup>	Year 4 and beyond: \$1,450 <sup>3</sup>	
<b>Annual Deductible</b> • Individual • Family	• \$50 per person • \$150 per family	• \$50 per person • \$150 per family	• \$50 per person • \$150 per family	No deductible

### Note:

- A “passive” PPO allows you to benefit from discounts when receiving services from a PPO Advantage network provider—without a reduction in benefits if you choose to go out of network.
- All out-of-network reimbursement levels are based on 90<sup>th</sup> percentile of reasonable and customary allowance.

NETWORK BENEFITS	PASSIVE PPO 2000	DENTAL PPO		DENTAL HMO (Shows Participant Cost)
		PPO Advantage Network	Out of Network <sup>4</sup>	
<b>Class I—Preventive and Diagnostic Care</b> Oral evaluation, routine cleanings, x-rays, sealants	Plan pays 100%	Plan pays 100%	Plan pays 100%	Periodic/comprehensive oral evaluation; prophylaxis: \$0 Sealant: \$12 per tooth Routine cleaning: First two are free; additional cleanings \$45 X-rays panoramic (every 3 years) or bitewings: \$0
<b>Class II—Basic Restorative</b> Fillings, endontics, periodontics, oral surgery, anesthesia, bridge/crown/denture repair	Plan pays 80%	Plan pays 90%	Plan pays 70%	Each amalgam filling, anterior composite filling: \$0 Posterior composite filling: \$47 – \$115 Oral surgery: Extractions \$12 per tooth; removal of impacted tooth: \$46 – \$125 per tooth Anesthesia: \$190 for the first 30 minutes; \$84 each additional 15 minutes Molar root canal: \$335 Periodontal scaling/root plane: \$42 – \$83 per quad
<b>Class III—Major Restorative</b> Crowns, dentures, implants	Plan pays 50%	Plan pays 60%	Plan pays 50%	Crown: \$88 – \$150, plus \$410 – \$460 for materials Partial dentures: \$525 – \$715
<b>Class IV—Orthodontia</b> Crowns, dentures, implants	Plan pays 50% up to \$2,000 (up to age 19)	Plan pays 50% up to \$2,000 (up to age 19)	Plan pays 50% up to \$1,000 (up to age 19)	Child orthodontics: \$2,040 Adult orthodontics: \$2,376

<sup>1</sup> Increase contingent upon receiving Preventive Services in Plan Year 1.

<sup>2</sup> Increase contingent upon receiving Preventive Services in Plan Years 1 and 2.

<sup>3</sup> Increase contingent upon receiving Preventive Services in Plan Years 1, 2 and 3.

<sup>4</sup> Benefits for out-of-network provider is based on 90<sup>th</sup> percentile of reasonable and customary allowances.