

With three plan options, you can find one your family can afford. All plans have access to Cigna's expansive, nationwide dental network.

Effective January 1, 2022

| Monthly Rates | Premier Dental Care Plan¹ | Choice Dental Care Plan¹ | Cigna Dental Care DHMO Plan |
|-----------------------|------------------------------|-----------------------------|--------------------------------|
| Employee | \$41.66 | \$30.79 | \$21.63 |
| Employee + Spouse | \$83.32 | \$61.58 | \$36.55 |
| Employee + Child(ren) | \$104.15 | \$76.98 | \$51.05 |
| Employee + Family | \$145.81 | \$107.77 | \$60.13 |

| Dental Plan Comparison Chart | Premier Dental Care Plan¹ | Choice Dental Care Plan¹ | Cigna Dental Care DHMO Plan ^{3,4} |
|---|---|--|--|
| Providers | May use any provider or save with network providers | May use any provider or save with network providers | May use only providers in the network |
| Deductible (per person per year) ² | \$50 | \$50 | No deductible |
| Annual maximum benefit (per person) | \$1,500 | \$1,200 | No annual maximum |
| Preventive and diagnostic care | 100% | 90% | \$5 office visit co-pay + applicable fee (if any)³ |
| Basic restorative care | 80% | 70% | \$5 office visit co-pay + applicable fee (if any) ³ |
| Major restorative care | 50% | 50% | \$5 office visit co-pay + applicable fee (if any)³ |
| Orthodontia | 50% with a lifetime maximum benefit of \$1,000 | 50% with a lifetime maximum benefit of \$1,000 | \$5 office visit co-pay + applicable fee (if any) ³ |
| Waiting periods | None | None | None |

¹Coverage percentages are based on reasonable and customary charges.

Helpful plan tips:

- The Premier Dental Care Plan and the Choice Dental Care Plan both allow you to use any provider and receive benefits. However, the plans also allow you to take advantage of cost savings through Cigna's Dental PPO network.
- There is an annual maximum benefit of either \$1,500 (Premier) or \$1,200 (Choice). Once the plan has paid the annual maximum for the year, you will be responsible for 100 percent of the costs for your dental care for the rest of that year. This maximum benefit is for each family member covered by the plan.
- With the Cigna Dental Care DHMO Plan (not available in all areas), you must select a primary care provider or dental office in the Cigna Dental HMO network to receive benefits.
- To find a PPO or HMO dental network provider in your area, visit *Cigna.com* or call **1-800-CIGNA24** (1-800-244-6224). Please verify that the provider is accepting new patients before selecting a plan.

²Deductibles apply to basic and major services for the Premier Dental Care and Choice Dental Care plans.

³Fees are based on the Cigna Dental Care® (DHMO) Patient Charge Schedule (W1-V9).

⁴Cigna Dental Care DHMO Plan participating dentists are not available in all areas.