

Cigna Dental Benefit Summary
SAG-AFTRA Stand Alone PPO
Plan Effective Date: 01/01/2017



Insured by: Cigna Health and Life Insurance Company

Receiving regular dental care can not only catch minor problems before they become major and expensive to treat - it may even help improve your overall health. Gum disease is increasingly being linked to complications for pre-term birth, heart disease, stroke, diabetes, osteoporosis and other health issues. That's why this dental plan includes **Cigna Dental WellnessPlusSM** features. When you or your family members receive any preventive care service in one plan year, the annual dollar maximum will increase in the following plan year. When you or your family members remain enrolled in the plan and continue to receive preventive care, the annual dollar maximum will increase in the following plan year, until it reaches the level specified below. Please refer to your plan materials for additional information on this plan feature.

Benefit Plan Features	Total Cigna DPPO Network		Non-Network
Network Options	Cigna DPPO Advantage	Cigna DPPO	See Non-Network Reimbursement
Reimbursement Levels	Fee Schedule	Discount on Fees	Maximum Reimbursable Charge
Progressive Maximum Benefit:			
Progressive Benefit Year 2: Increase contingent upon receiving Preventive Services in Plan Year 1.			
Progressive Benefit Year 3: Increase contingent upon receiving Preventive Services in Plan Years 1 and 2.			
Progressive Benefit Year 4: Increase contingent upon receiving Preventive Services in Plan Years 1, 2 and 3.			
Calendar Year Benefits Maximum Applies to: Class I, II, III and IX expenses	Year 1: \$1,000 Year 2: \$1,200 Year 3: \$1,400 Year 4: \$1,600	Year 1: \$1,000 Year 2: \$1,200 Year 3: \$1,400 Year 4: \$1,600	Year 1: \$1,000 Year 2: \$1,200 Year 3: \$1,400 Year 4: \$1,600
Annual Deductible			
Individual	\$50	\$75	\$75
Family	\$150	\$225	\$225
Benefit Highlights	Plan Pays	Plan Pays	Plan Pays
Class I: Diagnostic & Preventive	100%	75%	75%
Oral Exams	No Deductible	No Deductible	No Deductible
Cleanings			
X-rays: routine			
X-rays: non-routine			
Fluoride Application			
Sealants: per tooth			
Space Maintainers: non-orthodontic			
Emergency Care to Relieve Pain			
Class II: Basic Restorative	80%	50%	50%
Restorative: fillings	After Annual Deductible	After Annual Deductible	After Annual Deductible
Endodontics: minor and major			
Periodontics: minor and major			
Oral Surgery: minor and major			
Anesthesia: general and IV sedation			
Repairs: Bridges, Crowns and Inlays			
Repairs: Dentures			
Denture Relines, Rebases and Adjustments			
Class III: Major Restorative	50%	50%	50%
Inlays and Onlays	After Annual Deductible	After Annual Deductible	After Annual Deductible
Prosthesis Over Implant			
Crowns, Bridges and Dentures			
Class IX: Implants	50%	50%	50%
Benefits Maximum: Subject to plan maximum	After Annual Deductible	After Annual Deductible	After Annual Deductible

Benefit Plan Provisions:	
<i>In-Network Reimbursement</i>	For services provided by a Cigna Dental PPO network dentist, Cigna Dental will reimburse the dentist according to a Fee Schedule or Discount Schedule.
<i>Non-Network Reimbursement</i>	For services provided by a non-network dentist, Cigna Dental will reimburse according to the Maximum Reimbursable Charge. The MRC is calculated at the 90th percentile of all provider charges in the geographic area. The dentist may balance bill up to their usual fees.
<i>Cross Accumulation</i>	All deductibles, plan maximums, and service specific maximums cross accumulate between in and out of network. Benefit frequency limitations are based on the date of service and cross accumulate between in and out of network.
<i>Calendar Year Benefits Maximum</i>	The plan will only pay for covered charges up to the yearly Benefits Maximum, when applicable. Benefit-specific Maximums may also apply.
<i>Annual Deductible</i>	This is the amount you must pay before the plan begins to pay for covered charges, when applicable. Benefit-specific deductibles may also apply.
<i>Late Entrant Limitation Provision</i>	Payment will be reduced by 50% for Class III and IX services for 12 months for eligible members that are allowed to enroll in this plan outside of the designated open enrollment period. This provision does not apply to new hires.
<i>Pretreatment Review</i>	Pretreatment review is available on a voluntary basis when dental work in excess of \$200 is proposed.
<i>Alternate Benefit Provision</i>	When more than one covered Dental Service could provide suitable treatment based on common dental standards, Cigna HealthCare will determine the covered Dental Service on which payment will be based and the expenses that will be included as Covered Expenses.
<i>Oral Health Integration Program (OHIP)</i>	Cigna Dental Oral Health Integration Program offers enhanced dental coverage for customers with the following medical conditions: diabetes, heart disease, stroke, maternity, head and neck cancer radiation, organ transplants and chronic kidney disease. There's no additional charge for the program. Those who qualify get reimbursed 100% of coinsurance for certain related dental procedures. Eligible customers can also receive guidance on behavioral issues related to oral health and discounts on prescription and non-prescription dental products. Reimbursements under this program are not subject to the annual deductible, but will be applied to and are subject to the plan annual maximum. Discounts on certain prescription and non-prescription dental products are available through Cigna Home Delivery Pharmacy only, and you are required to pay the entire discounted charge. For more information including how to enroll in this program and a complete list of program terms and eligible medical conditions, go to www.mycigna.com or call customer service 24/7 at 1.800.CIGNA24.
Benefit Limitations:	
Missing Tooth Limitation	For teeth missing prior to coverage with Cigna, the amount payable is 50% of the amount otherwise payable until covered for 12 months; thereafter, considered a Class III expense.
Oral Exams	2 per 12 months
X-rays (routine)	Bitewings: 2 per 12 months
X-rays (non-routine)	Full mouth or panoramic: 1 every 36 months
Cleanings	2 per 12 months, including periodontal maintenance procedures following active therapy
Fluoride Application	1 per 12 months for children under age 19
Sealants (per tooth)	Limited to posterior tooth. 1 treatment per tooth every 36 months for children under age 14
Space Maintainers	Limited to non-orthodontic treatment for children under age 19
Periodontal Treatment	Various limitations depending on the service
Inlays, Crowns and Bridges	Replacement every 60 months
Dentures and Partials	Replacement every 60 months
Denture and Bridge Repairs	Reviewed if more than once
Denture Relines, Rebases and	Covered if more than 6 months after installation
Prosthesis Over Implant	1 every 60 months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth colored material on molar crowns or bridges.

Benefit Exclusions:
Covered Expenses will not include, and no payment will be made for the following:
Procedures and services not listed under Benefit Highlights;
Diagnostic: cone beam imaging; Preventive Services: instruction for plaque control, oral hygiene and diet;
Restorative: Porcelain or acrylic veneers of crowns or pontics on, or replacing the upper and lower first, second and third molars;
Periodontic: bite registrations; splinting; Prosthodontic: precision or semi-precision attachments;
Orthodontics: orthodontic treatment;
Procedures, appliances or restorations, except full dentures, whose main purpose is to: change vertical dimension; diagnose or treat conditions or dysfunction of the temporomandibular joint (TMJ); stabilize periodontally involved teeth; or restore occlusion;
Athletic mouth guards; Replacement of a lost or stolen appliance; Services performed primarily for cosmetic reasons; Personalization;
Services that are deemed to be medical in nature; Services and supplies received from a hospital; Drugs: prescription drugs
Charges in excess of the Maximum Reimbursable Charge.
Contracted providers are not obligated to provide discounts on non-covered services and may charge their usual fees.

This document provides a summary only. It is not a contract. If there are any differences between this summary and the official plan documents, the terms of the official plan documents will prevail.

Cigna Dental PPO plans are insured and/or administered by Cigna Health and Life Insurance Company (CHLIC) or Connecticut General Life Insurance Company (CGLIC), with network management services provided by Cigna Dental Health, Inc. and certain of its subsidiaries. In Texas, the insured dental plan is known as Cigna Dental Choice, and this plan uses the national Cigna DPPO network.

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