

Comparing Your Dental Options

Dental Plan		
Plan Features	CIGNA Dental PPO	United Concordia Dental HMO
Annual deductible	\$50 per person \$150 per family	See your direct employer for the Concordia Plus Schedule of Benefits
Annual maximum benefit	\$1,500	
Covered Expenses	Plan Pays	
	<i>In-Network</i>	<i>Out-of-Network</i>
Preventive and diagnostic care (oral exams, routine cleanings, X-rays, sealants, emergency care, space maintainers, histopathologic exams)	100%	100%
Basic restorative services (fillings, root canal therapy, osseous surgery, denture adjustments, simple extractions, oral surgery, anesthetics)	80% after annual deductible	80% after annual deductible
Major services (crowns, dentures, bridges, surgical extractions of impacted teeth)	50% after annual deductible	50% after annual deductible
Orthodontia (limited to a separate \$1,500 lifetime maximum benefit)	50% after annual deductible	50% after annual deductible
		See your direct employer for the Concordia Plus Schedule of Benefits