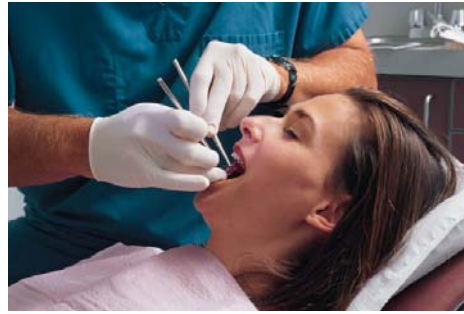


# Dental Benefits

Dental coverage is a bit easier to understand.

Annual Deductibles    \$75 Person  
                                  \$225 Family



You can visit any dentist, however, if you visit a dentist that is “out-of-network”, you may have to pay any fees that CIGNA determines are higher than “reasonable or customary”.

There are four different categories of Dental Services:



## Coverages

- |                      |                       |
|----------------------|-----------------------|
| 1) Preventative      | 100%                  |
| 2) Basic Restoration | 80% after deductibles |
| 3) Major Restoration | 80% after deductibles |
| 4) Orthodontia*      | 50% after deductibles |

There is a \$1,000 per person maximum coverage for dental expenses each calendar year, but this maximum can be increased by \$200 for each preventive cleaning performed per year, up to \$400 maximum.

\* Limited to dependent children under 19 years of age.

