Summary of Dental Benefits and Coverage Disclosure Matrix (SDBC)

Part I: GENERAL INFORMATION

Insurer Name: Cigna Health and Life Insurance Company
Policy Type: DPPO
Effective Date: Beginning on or after 01/01/2027
Plan Name: 615165 & DPPO
Insurer Phone #: 1-800-Cigna24
Insurer Website: www.cigna.com

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND WHAT YOU WILL PAY FOR COVERED SERVICES. THIS IS A SUMMARY ONLY AND DOES NOT INCLUDE THE PREMIUM COSTS OF THIS DENTAL BENEFITS PACKAGE. PLEASE CONSULT YOUR EVIDENCE OF COVERAGE AND DENTAL CONTRACT FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS. FOR MORE INFORMATION ABOUT YOUR COVERAGE, VISIT THE INSURER WEBSITE AT www.cigna.com **OR CALL** 1-800-Cigna24.

THIS MATRIX IS NOT A GUARANTEE OF EXPENSES OR PAYMENT.

Part II: DEDUCTIBLES

Deductible	In-Network	Out-of-Network
Dental	Per individual - $25 / Per family - $75	Per individual - $25 / Per family - $75
Orthodontia	None	None

- **The deductible applies to all services except preventive/diagnostic and orthodontic services.**
- A **deductible** is the amount you are required to pay for covered dental services each policy year before the insurer begins to pay for the cost of covered dental treatment.
- **In-network services** are dental care services provided by dentists or other licensed dental care providers that contract with your insurer for alternative rates of payment for dental services.
- **Out-of-network services** are dental care services provided by dentists or other licensed dental care providers that have not contracted with your insurer for alternative rates of payment.

Part III: MAXIMUMS POLICY WILL PAY

Maximums	In-Network	Out-of-Network
Annual Maximum	$2000	$2000
Lifetime Maximum for Orthodontia	$2000	$2000

- **Annual maximum** is the maximum dollar amount your policy will pay toward the cost of dental care within a specific period of time, usually a consecutive 12-month or calendar year period. Not all services accrue to the annual maximum.
- **Lifetime maximum** means the maximum dollar amount your policy providing dental benefits will pay for the life of the enrollee. Lifetime maximums usually apply to specific services, such as orthodontic treatment.

Part IV: WAITING PERIODS

Waiting Periods: A waiting period is the amount of time that must pass before you are eligible to receive benefits for all or certain dental treatments. **There is no waiting period.**

Part V: WHAT YOU WILL PAY

All copayments and coinsurance costs shown in this chart apply after your deductible has been met, if a deductible applies. The Common Dental Procedures fit into one of the following applicable categories: Preventive & Diagnostic, Basic or Major. The Benefit Limitations and Exclusions column includes common limitations and exclusions only. For a full list, see the full disclosure document referenced in the Benefit Limitations and Exclusions column.

Common Dental Procedures	Category	In-Network	Out-of-Network	Benefit Limitations and Exclusions For complete coverage details, exclusions and limitations, please see your Plan Certificate.
Oral Exam	Preventive & Diagnostic	0%	0%	Limited to two oral exams per calendar year.
Bitewing X-ray	Preventive & Diagnostic	0%	0%	Limited to 2 sets per calendar year.
Cleaning	Preventive & Diagnostic	0%	0%	Limited to 2 per calendar year.

Common Dental Procedures	Category	In-Network	Out-of-Network	Benefit Limitations and Exclusions For complete coverage details, exclusions and limitations, please see your Plan Certificate.
Filling	Basic	10%	20%	Not applicable
Extraction, Erupted Tooth or Exposed Root	Basic	10%	20%	Not applicable
Root Canal	Basic	10%	20%	Not applicable
Scaling and Root Planing	Basic	10%	20%	Various limitations depending on the service
Ceramic Crown	Major	40%	50%	Replacement every 5 years
Removable Partial Denture	Major	40%	50%	Replacement every 5 years
Extraction, Erupted Tooth with Bone Removal	Basic	10%	20%	Not applicable
Orthodontia	Orthodontia	50%, deductible does not apply	50%, deductible does not apply	Employee and All Dependents

Part VI: COVERAGE EXAMPLES

THESE EXAMPLES DO NOT REPRESENT A COST ESTIMATOR OR GUARANTEE OF PAYMENT. The examples provided represent commonly used services in the categories of Diagnostic and Preventive, Basic and Major Services for illustrative purposes and to compare this policy to other dental policies you may be considering. Your actual costs will likely be different from those shown in the chart below depending on the actual care you receive, the prices your providers charge and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and the summary of excluded services under the plan.

Dana Has a Dental Appointment with a New Dentist	**Sam Needs a Tooth Filled**	**Maria Needs a Crown**
New patient exam, x-rays (FMX) and cleaning	Resin-based composite – one surface, posterior	Crown – porcelain/ceramic substrate

Dana's Visit	**Dana's Cost**	**Sam's Visit**	**Sam's Cost**	**Maria's Visit**	**Maria's Cost**
Total Cost of Care	In-network: $400 Out-of-network: $550	Total Cost of Care	In-network: $150 Out-of-network: $200	Total Cost of Care	In-network: $1,300 Out-of-network: $1,750
Deductible	In-network: $0 Out-of-network: $0	Deductible	In-network: $25 Out-of-network: $25	Deductible	In-network: $25 Out-of-network: $25
Annual Maximum (Plan Will Pay)	In-network: $2000 Out-of-network: $2000	Annual Maximum (Plan Will Pay)	In-network: $2000 Out-of-network: $2000	Annual Maximum (Plan Will Pay)	In-network: $2000 Out-of-network: $2000
Patient Cost (copayment or coinsurance)	In-network: 0% Out-of-network: 0%	Patient Cost (copayment or coinsurance)	In-network: 10% Out-of-network: 20%	Patient Cost (copayment or coinsurance)	In-network: 40% Out-of-network: 50%
In this example, Dana would pay (includes copays/coinsurance and deductible, if applicable):	**In-network:** $0* **Out-of-network:** $16.00*	**In this example, Sam would pay (includes copays/coinsurance and deductible, if applicable):**	**In-network:** $37.50* **Out-of-network:** $60.00*	**In this example, Maria would pay (includes copays/coinsurance and deductible, if applicable):**	**In-network:** $535.00* **Out-of-network:** $912.50

Dana's Visit	Dana's Cost	Sam's Visit	Sam's Cost	Maria's Visit	Maria's Cost
Summary of what is not covered or subject to a limitation:	Oral exams and cleanings are limited to 2 per calendar year. A complete series of full mouth X-rays are limited to Bitewings: 2 per calendar year & Full mouth: 1 every 3 calendar years. Panorex: 1 every 3 calendar years. *These Coverage Examples are based on a standard plan which may not reflect your coverages as described in Sections I – V. Please see the applicable Plan Certificate for details. For out-of-network benefits, you may be charged the difference between the amount Cigna reimburses for such services under your specific plan and the amount charged by the dentist.	Summary of what is not covered or subject to a limitation:	The following may apply: if more than one covered service will treat a dental condition, payment is limited to the least costly service. *These Coverage Examples are based on a standard plan which may not reflect your coverages as described in Sections I – V. Please see the applicable Plan Certificate for details. For out-of-network benefits, you may be charged the difference between the amount Cigna reimburses for such services under your specific plan and the amount charged by the dentist.	Summary of what is not covered or subject to a limitation:	Crowns are limited to replacement every 5 years. The following may apply: if more than one covered service will treat a dental condition, payment is limited to the least costly service. *These Coverage Examples are based on a standard plan which may not reflect your coverages as described in Sections I – V. Please see the applicable Plan Certificate for details. For out-of-network benefits, you may be charged the difference between the amount Cigna reimburses for such services under your specific plan and the amount charged by the dentist.

Dana’s Visit	Dana’s Cost	Sam’s Visit	Sam’s Cost	Maria’s Visit	Maria’s Cost