

Concordia Health Plan 2022 Dental Premium Plan At-a-Glance

(Reflects Member's Responsibility)

| Dental Benefits – Administered by Cigna Dental | | |
|---|---|--|
| Annual Deductible | | |
| | Total Cigna DPPO Network Cost | Non-Network Cost Allowance |
| Individual Deductible Maximum | Individual: \$50 | Individual: \$150 |
| Family Deductible Maximum | Family: \$150 | There is no family deductible maximum. |
| Annual Benefit Maximum per Person | \$1,500, does not include preventive care | \$1,000, does not include preventive care |
| Progressive Maximum Benefit (Have one Preventive Care Exam in prior year and \$300 will be added to current year's Annual Benefit Maximum, up to three years.) | Year 2: \$1,800 Year 3: \$2,100 Year 4: \$2,400 | Year 2: \$1,800 Year 3: \$2,100 Year 4: \$2,400 |
| Preventive, Basic, Major and Orthodontics | | |
| | Total Cigna DPPO Network Cost | Non-Network Cost Allowance |
| Preventive Care X-rays, Exams, Cleanings, Sealants | 0%, no deductible | Plan pays 100% of 80% of R&C* amount. Member pays remaining amount of billed charges. No deductible. |
| Basic Care Extractions, Amalgams, Restorations, Endodontics, Periodontics, Anesthetics | 10%, after deductible | After deductible, plan pays 80% of 80% of R&C* amount. Member pays remaining amount of billed charges. |
| Major Care Crowns, Bridges, Implants, Dentures, Oral Surgery | 40%, after deductible | After deductible, plan pays 50% of 80% of R&C* amount. Member pays remaining amount of billed charges. |

Note: Providers enrolled with Cigna

DPPO Advantage and Cigna DPPO. Cigna DPPO Advantage providers have agreed to deeper discount resulting in less out-of-pocket expenses for you. Cigna DPPO providers have still agreed to provide discounts, just not as deep as Cigna DPPO Advantage.

This dental option is offered with the Healthy Me and Whole Health options as well as Select HMO-C and Select HMO-C 2000.

Legal Disclaimer

This document is a brief outline of benefits provided by the Concordia Health Plan option referenced above. While every effort has been made to provide accurate information, please refer to the CHP official plan document and the appropriate CHP Schedule for more detailed information.