

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 January 1, 2025

Plan Name: 00620215 Dental PPO – Buy Up
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 | All Providers |
|-------------------|---|
| Dental | Per individual - \$25 / Per family - \$50 |
| Orthodontia | Per individual - \$0 / Per family - \$0 |

- **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 | All Providers |
|----------------------------------|----------------------|
| Annual Maximum | \$5000 |
| Lifetime Maximum for Orthodontia | \$5000 |

- **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 | All Providers | Benefit Limitations and Exclusions |
|---------------------------------|---------------------------------|-------------------------------|--|
| | | | For complete coverage details, exclusions and limitations, please see your Plan Certificate. |
| <i>Oral Exam</i> | Preventive & Diagnostic Class I | 0%, deductible does not apply | Two per calendar year |
| <i>Bitewing X-ray</i> | Preventive & Diagnostic Class I | 0%, deductible does not apply | 2 per calendar year |

| Common Dental Procedures | Category | All Providers | Benefit Limitations and Exclusions For complete coverage details, exclusions and limitations, please see your Plan Certificate. |
|--|---------------------------------|--------------------------------|---|
| <i>Cleaning</i> | Preventive & Diagnostic Class I | 0%, deductible does not apply | Two per calendar year |
| <i>Filling</i> | Basic Class II | 10% | Not applicable |
| <i>Extraction, Erupted Tooth or Exposed Root</i> | Basic Class II | 10% | Not applicable |
| <i>Root Canal</i> | Basic Class II | 10% | Not applicable |
| <i>Scaling and Root Planing</i> | Basic Class II | 10% | Various limitations depending on the service |
| <i>Ceramic Crown</i> | Major Class III | 40% | Replacement every 5 years |
| <i>Removable Partial Denture</i> | Major Class III | 40% | Replacement every 5 years |
| <i>Extraction, Erupted Tooth with Bone Removal</i> | Basic Class II | 10% | Not applicable |
| <i>Orthodontia</i> | Orthodontia Class IV | 50%, deductible does not apply | Coverage for Adults and Children. |

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: Not Applicable Out-of-network: Not Applicable | Deductible | In-network: \$25 Out-of-network: \$25 | Deductible | In-network: \$25 Out-of-network: \$25 |
| Annual Maximum (Plan Will Pay) | In-network: \$5000 Out-of-network: \$5000 | Annual Maximum (Plan Will Pay) | In-network: \$5000 Out-of-network: \$5000 | Annual Maximum (Plan Will Pay) | In-network: \$5000 Out-of-network: \$5000 |
| Patient Cost (copayment or coinsurance) | In-network: 0% Out-of-network: 0% | Patient Cost (copayment or coinsurance) | In-network: 10% Out-of-network: 10% | Patient Cost (copayment or coinsurance) | In-network: 40% Out-of-network: 40% |
| In this example, Dana would pay (includes copays/coinsurance and deductible, if applicable): | In-network: \$0* Out-of-network: \$0* | In this example, Sam would pay (includes copays/coinsurance and deductible, if applicable): | In-network: \$37.50* Out-of-network: \$42.50* | In this example, Maria would pay (includes copays/coinsurance and deductible, if applicable): | In-network: \$535* Out-of-network: \$715* |

| 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: | <p>Oral exams and cleanings are limited to two per calendar year. A complete series of full mouth and Panorex X-rays are limited to 1 every 3 calendar years.</p> <p>*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.</p> | Summary of what is not covered or subject to a limitation: | <p>The following may apply: if more than one covered service will treat a dental condition, payment is limited to the least costly service.</p> <p>*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.</p> | Summary of what is not covered or subject to a limitation: | <p>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.</p> <p>*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.</p> |