

American Foreign Service Protective Association
Cigna Dental Benefit Summary DPPO
Plan Renewal Date: 01.01.2019



Insured by: Cigna Health and Life Insurance Company

Cigna Dental PPO				
Network Options	In-Network: Cigna PPO Advantage Network		Out-of-Network: No Network	
Reimbursement Levels	Based on Contracted Fees		Maximum Allowable Charge	
Calendar Year Benefits Maximum Applies to: Class I, II & III	\$3,000		\$3,000	
Annual Deductible				
Individual	\$0		\$0	
Family	\$0		\$0	
Benefit Highlights	Plan Pays	You Pay	Plan Pays	You Pay
Class I: Diagnostic & Preventive Oral Exams Cleanings: prophylaxis X-rays: bitewing Fluoride Application Sealants: per tooth Space Maintainers: non-orthodontic Emergency Care to Relieve Pain X-rays: full mouth X-ray: panoramic X-rays: periapical	100% No Deductible	No Charge	100% No Deductible	No Charge
Class II: Basic Restorative Restoration: Fillings Oral Surgery: simple extractions Endodontics: root canal therapy Anesthesia: general and IV sedation Repairs: Dentures Denture Relines, Rebases and Adjustments Repairs: Bridges, Crowns and Inlays	70% No Deductible	30% No Deductible	70% No Deductible	30% No Deductible
Class III: Major Restorative Cleanings: periodontal maintenance Periodontics: periodontal scaling and root lanning Periodontics: osseous surgery Oral Surgery: oral surgical procedures Oral Surgery: extractions of impacted teeth Inlays and Onlays Stainless Steel and Resin Crowns, Crowns, Bridges and Dentures Prosthesis Over Implant	40% No Deductible	60% No Deductible	40% No Deductible	60% No Deductible
Class IV: Orthodontia Coverage for Employee and All dependents Orthodontia Lifetime Maximum: \$2,500	40% No Deductible	60% No Deductible	40% No Deductible	60% No Deductible
Class V: Implants Coverage for Employee and All dependents Implants Lifetime Maximum: \$2,500	50% No Deductible	50% No Deductible	50% No Deductible	50% No Deductible
Waiting Period	Class IV & V - 12 months – for new plan members only.			

This document provides a summary only. It is not a contract. If there are any differences between this summary and the official plan documents, the terms of the official plan documents will prevail.

Cigna Dental PPO plans are insured and/or administered by Cigna Health and Life Insurance Company (CHLIC) or Connecticut General Life Insurance Company (CGLIC), with network management services provided by Cigna Dental Health, Inc. and certain of its subsidiaries. In Texas, the insured dental plan is known as Cigna Dental Choice, and this plan uses the national Cigna DPPO network.

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