

Currituck County

CIGNA Dental Indemnity Benefit Summary Effective 07/01/2011



Benefits	CIGNA Dental Indemnity
Contract Year Maximum (Class I, II, and III Expenses)	\$1,000
Contract Year Deductible Per Individual Per Family	\$50 \$100
Class I Expenses - Preventive & Diagnostic Care Oral Exams Cleanings Routine X-Rays Fluoride Application Sealants Space Maintainers (limited to non-orthodontic treatment) Non-Routine X-Rays Emergency Care to Relieve Pain	80%, No Deductible
Class II Expenses - Basic Restorative Care Fillings Oral Surgery - Simple Extractions Oral Surgery - All Except Simple Extraction Surgical Extraction of Impacted Teeth Anesthetics Major Periodontics Minor Periodontics Root Canal Therapy / Endodontics Relines, Rebases, and Adjustments Repairs - Bridges, Crowns, and Inlays Repairs - Dentures	80%, After Deductible
Class III Expenses - Major Restorative Care Crowns / Inlays / Onlays Dentures Bridges	50%, After Deductible
Class IV Expenses - Orthodontia Coverage for Eligible Children Only Lifetime Maximum	50%, No Ortho Deductible \$500
Missing Tooth Provision	No Coverage for 12 months
Pretreatment Review	Available on a voluntary basis when extensive work in excess of \$200 is proposed.
MRC Basis	90th Percentile
Student/Dependent Age	26/26