

CIGNA Dental

	Base Plan		Preferred Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventative • Cleanings • Oral Exams • Topical Fluoride Applications • X-Rays • Space Maintainers • Sealants	100% of PDP fee*	100% of PDP fee*	100% of PDP fee*	100% of R & C Fee**
Basic Restorative • Fillings • Simple Extractions • Crown, Denture, Bridge Repair • Endodontic • General Anesthesia • Oral Surgery • Periodontics	50% of PDP fee*	50% of PDP fee*	90% of PDP fee*	80% of R & C Fee**
Major Restorative • Simple Extractions • Crown, Denture, Bridge Repair • Implants • Bridges and Dentures • Crowns/Inlays/Onlays	50% of PDP fee*	50% of PDP fee*	60% of PDP fee*	50% of R & C Fee**
Orthodontia • Children, to age 19 or 23 if FT student • Payments are on a repetitive basis.	N/A	N/A	50% of PDP fee*	50% of R & C Fee**
Deductible	Individual	\$ 50.00	\$ 50.00	\$ 50.00
	Family	\$ 150.00	\$ 150.00	\$ 150.00
Annual Maximum Benefit	Per Person	\$ 1,000.00	\$ 1,000.00	\$ 1,500.00
Orthodontia Lifetime Maximum	Per Person	N/A	N/A	\$ 1,000.00
Drexel University Group Number	3333911	3333911	3333911	3333911

* PDP Fee refers to the fees that participating PDP dentists have agreed to accept as payment in full, subject to any copayments, deductibles, cost sharing and benefits

** R&C fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by CIGNA.

This comparison chart is a summary of benefits only. In the event of a discrepancy between this document and any applicable insurance contract or plan document, the insurance contract or plan document will rule.