

# Seton Hall University - CIGNA Dental Plans Comparison

	Preferred Provider Organization (PPO)		Cigna Dental Care (DHMO)
	In-Network	Out-of-Network	In-Network only
<b>General and Specialty Dental Care</b>	Freedom to see any licensed dentist. No referral needed for specialty care		Must choose an in-network primary care dentist for all your care
<b>Calendar Year maximum</b>	\$1,500	\$1,500	None
<b>Calendar Year Deductible</b>	\$50 Single \$100 Family	\$50 Single \$100 Family	None
<b>Preventive &amp; Diagnostic</b>			
Oral Exams - 2 Examinations per year	100% after deductible	100% after deductible	100%
Cleanings - 1 every 6 months	100% after deductible	100% after deductible	100%
Bitewing X-rays	100% after deductible	100% after deductible	100%
Fluoride Application	100% after deductible	100% after deductible	100%
Sealants	100% after deductible	100% after deductible	\$12 per tooth
Space Maintainers	100% after deductible	100% after deductible	\$110
Full Mouth X-rays	100% after deductible	100% after deductible	100%
Panoramic X-rays	100% after deductible	100% after deductible	100%
Emergency Care	100% after deductible	100% after deductible	100%
Histopathologic Exams	100% after deductible	100% after deductible	100%
<b>Basic Restorative Care</b>			
Fillings	80% after deductible	80% after deductible	100%
Resin Fillings, anterior			100%
Resin Fillings, posterior			Co-payment per CIGNA Schedule
Oral Surgery - Simple Extractions	80% after deductible	80% after deductible	Co-payment per CIGNA Schedule
Oral Surgery - all except simple extraction	80% after deductible	80% after deductible	Co-payment per CIGNA Schedule
Osseous Surgery			Co-payment per CIGNA Schedule
Surgical Extraction of Impacted Teeth	80% after deductible	80% after deductible	Co-payment per CIGNA Schedule
Anesthesia	80% after deductible	80% after deductible	Co-payment per CIGNA Schedule
Major Periodontics	80% after deductible	80% after deductible	Co-payment per CIGNA Schedule
Minor Periodontics	80% after deductible	80% after deductible	Co-payment per CIGNA Schedule
Root Canals	80% after deductible	80% after deductible	Co-payment per CIGNA Schedule
Relines, Rebases and Adjustments	80% after deductible	80% after deductible	Co-payment per CIGNA Schedule
Repairs - Bridges, Crowns and Inlays	80% after deductible	80% after deductible	Co-payment per CIGNA Schedule
Repairs - Dentures	80% after deductible	80% after deductible	Co-payment per CIGNA Schedule
<b>Major Restorative Care</b>			
Crowns	50% after deductible	50% after deductible	Co-payment per CIGNA Schedule
Dentures	50% after deductible	50% after deductible	Co-payment per CIGNA Schedule
Bridges	50% after deductible	50% after deductible	Co-payment per CIGNA Schedule
<b>Orthodontia</b>	Dependent Children only up to age 23		
Lifetime Maximum	50% no separate ded. \$1,000	50% no separate ded. \$1,000	Adult & Dep. Children up to age 19 Co-payment per CIGNA Schedule
<b>Pre-treatment Review</b>	Voluntary when work is in excess of \$200	Voluntary when work is in excess of \$200	
<b>Child Dependent Age</b>	End of calendar year they reach age 26	End of calendar year they reach age 26	End of calendar year they reach age 26