

The CIGNA Dental plan includes a progressive/regressive wellness incentive that applies to dental services provided in-network and out-of-network. Features of this plan include:

- The preventive care you receive one year earns you a high benefit level for the following year
- Dental benefits that reward you for taking good care of your oral health
- A dental plan that cares about your health and overall well-being

The base plan summary by class for Year One, effective 07/01/08, is defined below.

Year One – Effective - 7/01/08 – Base Plan

Benefit Level	In-Network		Out-of-Network	
	Plan	Employee	Plan	Employee
Class I - Preventive & Diagnostic Care	100.00%	0.00%	80.00%	20.00%
<b>Class II - Basic Restorative Care</b>	<b>80.00%</b>	<b>20.00%</b>	<b>60.00%</b>	<b>40.00%</b>
<b>Class III - Major Restorative Care</b>	<b>50.00%</b>	<b>50.00%</b>	<b>50.00%</b>	<b>50.00%</b>
Class IV – Orthodontia	50.00%	50.00%	50.00%	50.00%

**PROGRESSIVE FEATURE**

Preventive Care Services (Class I) received in the base plan year are rewarded with higher benefit percentages for Basic Restorative Care (Class II) and Major Restorative Care (Class III) in the next plan year. Progression increments are 5% per year and will not exceed the maximum benefit level in Year Three.

For example, If you receive Preventive Care Services (Class I) during Year One (Base Plan), your plan design for Year Two is defined below:

Year Two – Effective 7/01/09

Benefit Level	In-Network		Out-of-Network	
	Plan	Employee	Plan	Employee
Class I - Preventive & Diagnostic Care	100.00%	0.00%	80.00%	20.00%
<b>Class II - Basic Restorative Care</b>	<b>85.00%</b>	<b>15.00%</b>	<b>65.00%</b>	<b>35.00%</b>
<b>Class III - Major Restorative Care</b>	<b>55.00%</b>	<b>45.00%</b>	<b>55.00%</b>	<b>45.00%</b>
Class IV – Orthodontia	50.00%	50.00%	50.00%	50.00%

If you receive Preventive Care Services (Class I) during Year Two, your plan design for Year Three is defined below:

Year Three – Effective 7/1/10

Benefit Level	In-Network		Out-of-Network	
	Plan	Employee	Plan	Employee
Class I - Preventive & Diagnostic Care	100.00%	0.00%	80.00%	20.00%
<b>Class III – Major Restorative Care</b>	<b>90.00%</b>	<b>10.00%</b>	<b>70.00%</b>	<b>30.00%</b>
<b>Class III – Major Restorative Care</b>	<b>60.00%</b>	<b>40.00%</b>	<b>60.00%</b>	<b>40.00%</b>
Class IV – Orthodontia	50.00%	50.00%	50.00%	50.00%

## REGRESSIVE FEATURE

When Preventive Care Services (Class 1) are not received, the benefit percentages for Basic Restorative Care (Class II) and Major Restorative Care (Class III) will decrease the following year. Regression decrements are 5% and will not fall below the Base Plan Year.

Below are 3 different illustrations

### ILLUSTRATION 1

If you receive **preventive care every year**, your benefit level will increase the following year until it reaches the level specified in your plan documents.

### ILLUSTRATION 2

If you **receive preventive care** in year 1, your benefit level will increase in year 2. If you **do not receive preventive care** in year 2, your benefit level in year 3 will return to year 1 benefit level.

### ILLUSTRATION 3

If you **never receive preventive care**, your benefit level will remain the same and never decrease below your original benefit level.

