HOW THE DENTAL PLANS WORK

Types of Dental Plans	How It Works	State Plans Offered
Indemnity Dental Plan	• Receive care from any dentist • You have a deductible to meet and then pay part of the cost for the services you receive.	Humana 4084
Indemnity with PPO Dental Plan	• Receive care from any dentist • Your cost is lower when you use network dentists • You generally have an annual deductible to meet before the plan starts paying benefits, and then you pay a percentage of the cost for the care you receive. • Orthodontia: Covered for adults and children (Sun Life - children only)	Ameritas 4021 Humana 4090 MetLife 4031 Sun Life 4074
Prepaid Dental Plan	• Pays benefits only when you use network providers. • No deductible or annual maximum • Most preventive care at no charge • You pay a fixed copayment for dental procedures listed on the copayment schedule. • Orthodontia: Covered for adults and children. • A Primary Care general dentist must be selected prior to service.	Cigna 4034 Humana 4044 Sun Life 4025
Preventive PPO Dental Plan	• Receive care from any dentist • Your cost is lower when you use network dentists • You generally have an annual deductible to meet before the plan starts paying benefits, • and then you pay part of the cost for the services you receive.	Ameritas 4023 Humana 4094 MetLife 4033
Standard PPO Dental Plan	• Receive care from any dentist • Your cost is lower when you use network dentists • You generally have an annual deductible to meet before the plan starts paying benefits, and then you pay part of the cost for the services you receive. • Orthodontia: Covered for adults and children.	Ameritas 4022 Humana 4092 MetLife 4032