# CIGNA DENTAL PPO SUMMARY OF BENEFITS

<table>
<thead>
<tr>
<th>BENEFITS</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
</table>
| Plan Year Maximum - 1 July 2012-30 June 2013 (Class I, II and III expenses) | Year 1: $2,250  
Year 2: $2,350  
Year 3: $2,450  
Year 4: $2,550 | Year 1: $2,250  
Year 2: $2,350  
Year 3: $2,450  
Year 4: $2,550 |
| Plan Year Deductible - 1 July 2012-30 June 2013 | $0  
$50 per person  
$150 per family | $50 per person  
$150 per family |
| Reimbursement Levels | Based on reduced contracted fees | Based on Reasonable and Customary Allowances |
| Class I - Preventive & Diagnostic Care | 100%  
Oral Exams  
Routine Cleanings  
Full Mouth X-rays  
Bitewing X-rays  
Panoramic X-ray  
Periapical X-rays  
Fluoride Application  
Sealants  
Space Maintainers  
Emergency Care to Relieve Pain  
Histopathologic Exams | No Charge  
90%  
10% |
| Class II - Basic Restorative Care | 100%  
Fillings  
Root Canal Therapy/Endodontics  
Osseous Surgery  
Periodontal Scaling and Root Planning  
Denture Adjustments and Repairs  
Oral Surgery – Simple Extractions  
Oral Surgery – all except simple extractions  
Anesthetics  
Surgical Extractions of Impacted Teeth  
Repairs to Bridges, Crowns and Inlays | 0%  
80%  
20% |
| Class III - Major Restorative Care | 100%  
Crowns  
Surgical Implants  
Dentures  
Bridges Inlays/Onlays  
Prosthesis Over Implant | 0%  
80%  
20% |
| Class IV - Orthodontia Lifetime Maximum | 100%  
$2,250 Dependent children up to age 19 | 0%  
70%  
$2,250 Dependent children up to age 19  
30% |
This benefit summary highlights some of the benefits available under the proposed plan. A complete description regarding the terms of coverage, exclusions and limitations, including legislated benefits, will be provided in your insurance certificate or plan description. Benefits are insured and/or administered by Connecticut General Life Insurance Company. CIGNA Dental refers to the following operating subsidiaries of CIGNA Corporation: Connecticut General Life Insurance Company, and CIGNA Dental Health, Inc., and its operating subsidiaries and affiliates. The CIGNA Dental Care plan is provided by CIGNA Dental Health Plan of Arizona, Inc., CIGNA Dental Health of California, Inc., CIGNA Dental Health of Colorado, Inc., CIGNA Dental Health of Delaware, Inc., CIGNA Dental Health of Florida, Inc., a Prepaid Limited Health Services Organization licensed under Chapter 636, Florida Statutes, CIGNA Dental Health of Kansas, Inc. (Kansas and Nebraska), CIGNA Dental Health of Kentucky, Inc., CIGNA Dental Health of Maryland, Inc., CIGNA Dental Health of Missouri, Inc., CIGNA Dental Health of New Jersey, Inc., CIGNA Dental Health of North Carolina, Inc., CIGNA Dental Health of Ohio, Inc., CIGNA Dental Health of Pennsylvania, Inc., CIGNA Dental Health of Texas, Inc., and CIGNA Dental Health of Virginia, Inc. In other states, the CIGNA Dental Care plan is underwritten by Connecticut General Life Insurance Company or CIGNA HealthCare of Connecticut, Inc. and administered by CIGNA Dental Health, Inc. The term “DHMO” is used to refer to product designs that may differ by state of residence of enrollee, including but not limited to, prepaid plans, managed care plans, and plans with open access features. The CIGNA Dental PPO is underwritten and/or administered by Connecticut General Life Insurance Company with network management services provided by CIGNA Dental Health, Inc. For Arizona/Louisiana residents the dental PPO plan is known as CG Dental PPO. In Texas, CIGNA Dental’s network-based indemnity plan is known as CIGNA Dental Choice. The CIGNA Traditional plan is underwritten or administered by Connecticut General Life Insurance Company. In Arizona and Louisiana, the CIGNA Traditional plan is referred to as CG Traditional.

BSD21039 © 2010 CIGNA