

2008 Dental Plans - Monthly Premium Comparison

<u>Premium Dental</u>	Monthly Premium
Employee Only	\$36.52
Employee & Spouse	\$83.87
Employee & 1 Child	\$69.61
Employee & Children	\$86.15
Employee & Family	\$114.49

<u>Basic Dental</u>	Monthly Premium
Employee Only	\$20.62
Employee & Spouse	\$41.37
Employee & 1 Child	\$31.01
Employee & Children	\$36.40
Employee & Family	\$61.24

2008 Dental Plans - Benefit Coverage Comparison

For details regarding covered, excluded, and limited services, please refer to the 2008 plan document.

	Premium Dental	Basic Dental
Annual Maximum Benefit	\$1,250 per person	\$1,000 per person
Annual Deductible	\$50 indiv. / \$150 family	\$50 indiv. / \$150 family
Class 1 Services - Preventive & Diagnostic	Plan pays 80% (no deductible)	Plan pays 50% (no deductible)
Class 2 Services - Basic	Plan pays 80%	Plan pays 50%
Class 3 Services - Major	Plan pays 50%	Plan pays 50%
Class 4 Services - Orthodontics Only for children under age 25	Additional \$50 deductible Plan pays 50% Lifetime maximum \$1,250	Not Covered
Network of Dentists?	Yes – CIGNA. You will pay more at non-CIGNA dentists.	Yes – CIGNA. You will pay more at non-CIGNA dentists.