

## Capital Newspapers Dental Insurance Comparison

	<b>Empire</b>	<b>Cigna</b>
	<b>Current Plan</b>	<b>Proposed Plan</b>
<b>Deductible</b>		
Individual	\$0	\$50
Family	\$0	\$150
<b>Annual Maximum</b>	None	\$2,000
<b>Coinsurance</b>		
Preventative	80%	100%
Basic	80%	80%
Major	Not Covered	50%
<b>In-Network</b>	Usual & Customary	Fee Schedule
<b>Out-of-Network</b>	Usual & Customary	80th Percentile
<b>Dependent/Full Time Student Age Limits</b>	To Age 19 / To Age 23	To Age 26 / To Age 26
<b>Preventive Services</b>		
Oral Exams	80% Coinsurance	100% Coinsurance
Dental X-Rays	80% Coinsurance	100% Coinsurance
Fluoride Application	80% Coinsurance	100% Coinsurance
Space Maintainers	Covered Under Basic	100% Coinsurance
Prophylaxis	80% Coinsurance	100% Coinsurance
<b>Basic Services</b>		
Space Maintainers	80% Coinsurance	Covered Under Preventive
Oral Surgery	80% Coinsurance	80% Coinsurance After Deductible
Repair of Denture/Bridges	80% Coinsurance	80% Coinsurance After Deductible
Fillings	80% Coinsurance	80% Coinsurance After Deductible
Simple Tooth Extraction	80% Coinsurance	80% Coinsurance After Deductible
Endodontics	80% Coinsurance	80% Coinsurance After Deductible
Periodontics	Not Covered	80% Coinsurance After Deductible
Inlays	80% Coinsurance	Covered Under Major
Crowns not part of a Bridge	80% Coinsurance	Covered Under Major
<b>Major Services</b>		
Bridges	Not Covered	50% Coinsurance After Deductible
Dentures	Not Covered	50% Coinsurance After Deductible
Crowns	Not Covered	50% Coinsurance After Deductible
Inlays	Covered Under Basic	50% Coinsurance After Deductible
Onlays	Not Covered	50% Coinsurance After Deductible
Implants	Not Covered	50% Coinsurance After Deductible

For illustration purposes only. Please refer to your policy for specific details.