



CIGNA Dental

The McClatchy Company – Basic Plan

CIGNA Dental PPO Benefit Summary Effective January 1, 2008

Benefits	CIGNA Dental PPO	
	In-network	Out-of-network*
Class I – preventive and diagnostic services <ul style="list-style-type: none"> • Oral exams (2 per calendar year) • Cleanings (2 per calendar year) • Full mouth X-rays (1 complete set every 3 calendar years) • Bitewing X-ray (2 per calendar year) • Panoramic X-ray (1 every 3 calendar years) • Fluoride application (1 per calendar year for participants under 19 years old) • Sealants (limited to posterior teeth for participants under 14 years old; 1 treatment per tooth every 3 calendar years) • Space maintainers (limited to non-orthodontic treatment) • Emergency care to relieve pain 	100% no deductible	100% of R&C* no deductible
Calendar year maximum (Class I expenses)	Unlimited	Unlimited

*Out-of-network provider is paid at reasonable & customary rate; if out-of-network provider balance bills, CIGNA pays applicable percent of bill after participant files the balance bill claim form with CIGNA.

Benefit exclusions (by way of example, but not limited to):

- Services performed solely for cosmetic reasons.
- Replacement of a lost or stolen appliance.
- Replacement of a bridge or denture within five years following the date of its original installation.
- Replacement of a bridge or denture which can be made useable according to accepted dental standards.
- Procedures, appliances or restorations, other than full dentures, whose main purpose is to change vertical dimension, stabilize periodontally involved teeth, or restore occlusion
- Veneers of porcelain or acrylic materials on crowns or pontics on or replacing the upper and lower first, second, and third molars.
- Bite registrations; precision or semi-precision attachments; splinting.
- Surgical implant of any type including any prosthetic device attached to it
- Instruction for plaque control, oral hygiene and diet.
- Dental services that do not meet common dental standards.
- Treatment of Temporomandibular Joint (TMJ) disorder
- Services that are deemed to be medical services.
- Services and supplies received from a hospital.
- Charges which the person is not legally required to pay.
- Charges made by a hospital which performs services for the U.S. government if the charges are directly related to a condition connected to a military service.
- Experimental or investigational procedures and treatments.
- Any injury resulting from, or in the course of, any employment for wage or profit.
- Any sickness covered under any workers' compensation or similar law.

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.

For more information please contact 1-800-CIGNA24 (1-800-244-6224).