

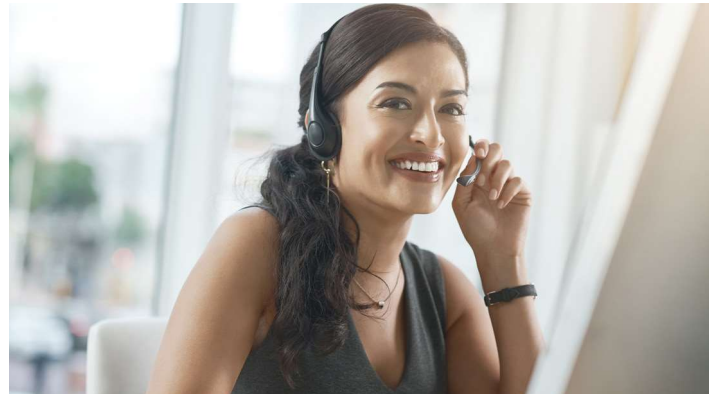
DENTAL

Your dental health is a good indicator of your overall health. Identifying issues early can simplify treatment, control costs and keep teeth and gums healthy. Southwest offers two dental plans through Cigna so that you and your family have the coverage that best matches your needs.

CIGNA DENTAL PPO

With the Cigna Dental PPO you:

- Cigna DPPO Advantage Tier provides you deeper discounts and a higher plan maximum of \$2,500. To find a provider in this enhanced tier look for the Cigna DPPO Advantage designation on www.mycigna.com.
- Access the largest network of dentists who have contracted with Cigna for discounted rates
- Do not need to select a primary dentist
- Will have the best value when you choose in-network dentists and specialists
- Can visit any dentist or specialist – in- or out-of-network



To find a network dentist access the online Provider Directory at www.mycigna.com, or call 800-244-6224.

Cigna Dental PPO	CIGNA DPPO ADVANTAGE	CIGNA DPPO	OUT-OF-NETWORK
	YOU PAY	YOU PAY	YOU PAY
Annual Deductible <i>(Individual/Family)</i>	\$50/\$150	\$50/\$150	\$50/\$150
Annual Maximum per individual	\$2,500	\$1,500	\$1,500
Diagnostic and Preventive including cleanings, fluoride treatments, sealants and X-rays	\$0 with no deductible	\$0 with no deductible	0% of R&C charges, no deductible
Basic Services including fillings, periodontics, scaling and root planning, oral surgery	20% after deductible	20% after deductible	20% of R&C charges after deductible
Major Services including crowns, bridges, full and partial dentures	50% after deductible	50% after deductible	50% of R&C charges after deductible
Orthodontia <i>(Coverage for employee and all dependents)</i>	50% \$1,000 lifetime maximum	50% \$1,000 lifetime maximum	50% \$1,000 lifetime maximum
TMJ (\$1,000 Lifetime Maximum)	50% after deductible	50% after deductible	50% after deductible
Implants	50% after deductible	50% after deductible	50% after deductible

Reimbursement For Services

Provided by an in-network dentist:

Provider reimbursement to the dentist will be according to a contracted fee schedule.

Provided by an out-of-network dentist:

Reimbursement will be according to the Reasonable & Customary allowance, but the dentist may bill you for the balance up to their usual fee.