

## Plan Descriptions: CIGNA Indemnity Dental/Vision Plan

**R**etired members and eligible dependents may enroll in the CIGNA Indemnity Dental/Vision plan whether or not you enrolled in a LACERA-administered medical plan, and regardless of the medical plan you select.

*Dental benefits* include these features:

- Coverage for preventive services such as cleaning and fluoride treatment
- Coverage for basic services such as amalgam or plastic fillings, and crown/inlay repair
- Coverage for major services such as stainless steel crowns, oral surgery, and periodontal treatment
- Choice of any dentist
- An annual deductible of \$25 per person/\$50 per family and an annual benefit maximum of \$1,500 per person
- Payment at 80% (50% for dental procedures where gold metal is used) of usual and customary charges, after the annual deductible is met

*Vision benefits* include these features:

- You typically will pay less in-network but you still can receive out-of-network benefits when you use non-network providers
- Coverage for an eye exam
- Benefits for lenses, frames and contact lenses

## Plan Descriptions: CIGNA Dental HMO/ Vision Plan

**R**etired members and eligible dependents may enroll in the CIGNA Dental HMO/Vision plan whether or not you enrolled in a LACERA-administered medical plan, and regardless of the medical plan you select.

*Dental benefits* include these features:

- No charge for preventive care such as exams, routine cleanings, and X-rays
- No annual or lifetime dollar maximums
- No deductible
- No claim forms
- You must choose your dentist from a list of CIGNA HMO Dental Network providers
- If you require a dental specialist, your CIGNA HMO Network dentist should refer you

*Vision benefits* include these features:

- You typically will pay less in-network but you still can receive out-of-network benefits when you use non-network providers
- Coverage for an eye exam
- Benefits for lenses, frames and contact lenses