



## Montgomery County Government Dental Plan Comparison

Plan Characteristics	DHMO	PPO
Plan available for <b>Active Employees</b>	YES	YES
Plan available for <b>Retirees</b>	NO	YES
In-Network Benefits	Yes	Yes
<b>CIGNA NETWORK</b>	<b>Care-Access Plus DHMO</b>	<b>Total CIGNA PPO PPO</b>
Required to Use An Assigned Provider	Yes	No
Out of Network Benefits Available	No	Yes
Claim Required	No	Yes <sup>1</sup>
Balance Billing for Covered Services	No	Yes <sup>1</sup>
Specialty Referral Required	Yes	No
Orthodontia Benefits Available	Yes <b>(ANY AGE)</b>	Yes <b>(ANY AGE)</b>
Orthodontia Maximum ( <b>Lifetime</b> )	Unlimited	\$1,000.00
Benefit Maximum (per person)	Unlimited	\$2,000.00
Deductible (per person)	None	\$50.00 <sup>2</sup>
Maximum Deductible (per family)	None	\$150.00 <sup>2</sup>

<sup>1</sup>Claim submission would be required and balance billing may occur when visiting a nonparticipating provider.

<sup>2</sup>Deductible does not apply to Class I – Diagnostic and Preventive Services.

\*Coverage for dependents would cease on the day which the child turns 26.

\*\*Benefit Maximum and Deductibles are for the period of January 01 through December 31.

**All services listed on this benefit summary are subject to the contract,  
Schedules of Benefits, and current Exclusions and Limitations.**