



Montgomery County Government Dental Plan Comparison

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

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

²Deductible 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.**