## **Maximizing Your PPO Dental Plan**

Tip Sheet

Did you know that Cigna rewards PPO members for receiving routine care such as cleanings, oral exams, and X-rays? See below for guidelines on increasing your annual maximum benefit amount through **Wellness***Plus*.

## **How It Works...**

Annual dollar maximum = \$2,000/person

Get your regular (twice yearly) exams and cleanings

year

Annual dollar maximum increases by \$200 = \$2,200

Get your regular (twice yearly) exams and cleanings

OR

Miss your regular exams and cleanings

If you got your regular exams and cleanings in the first AND second year, the annual dollar maximum increases by ANOTHER \$200 = \$2,400

If you got your regular exams and cleanings in the first year, but not the second year, the annual dollar maximum STAYS THE SAME = \$2.200

Get your regular exams and cleanings OR

Miss your regular exams and cleanings

If you got your regular exams and cleanings in the first, second, AND third year, the annual dollar maximum increases by ANOTHER \$200 = \$2,600. You have reached the maximum **Wellness***Plus* benefit.

If you got your regular exams and cleanings in the first and second year, your annual maximum STAYS THE SAME = \$2,400

If you never got your regular exams and cleanings, your annual dollar maximum would remain \$2,000.

## What about your dependents?

Your dependents can increase their annual dollar maximum each year in the same way you do. Each covered family member's annual maximum is calculated separately, so if one family member always receives their scheduled preventive care, that member's annual dollar maximum will increase by \$200 for each following year until they reach the plan maximum of \$2,600.

Other family members who do not receive regular preventive care, would remain at the \$2,000 annual dollar maximum.

## One more note... braces.

The increased annual maximums DO NOT apply to orthodontia. Orthodontia benefits are covered at 50% after deductible with a \$2,500 LIFETIME maximum benefit.

For additional assistance, contact Benefits Administration: benreps@claremont.edu or (909) 621-8151.

