



## New York State Fraternal Order of Police

is proud to offer the Cigna Voluntary Dual Option Dental plan to its members. This plan is now available for enrollment and is effective on August 1 2007. It will allow the member to choose either a DHMO or a PPO dental plan. The plan choice can be made annually. This dental plan will be available for both active and retired members. There are dentists in all 50 states.

### Dental Maintenance Organization (DMO)

CIGNA DMO offers a broad range of covered services and savings on dental expenses with access to more than 36,000 available dental practice locations nationwide. There are no claim forms, no deductibles, and no annual or lifetime maximums. Each covered member may select a different primary care dentist from our network. Participating dentists must meet licensing and credentialing requirements.

### Dental Preferred Provider Organization (PPO)

Our dental PPO offers a network of more than 80,000 available dental practice locations nationwide with which we have negotiated reduced fee schedules. The member may choose a participating or nonparticipating dentist, but typically has lower out-of-pocket expenses when visiting a participating dentist. This plan design includes coinsurance, deductibles, and calendar year maximums.

#### DMO Monthly Rates are:

Member	\$13.42
Member/ Spouse	\$21.76
Member/Children	\$27.28
Family	\$38.00

#### PPO Monthly Rates are:

Member	\$43.70
Member/Spouse	\$85.40
Member/Children	\$102.08
Family	\$141.28

Please note that by enrolling in this plan you are enrolling for the entire year. If you enroll in the plan and then drop out of the plan you will not be allowed to re enroll in the future unless there has been a change of life event.