



Dental & Vision Comparison Chart

2026-2027 • Health • Life • Dental • Vision

CUSTOMER SERVICE
470.201.5606

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888.465.9994

New Plan Available

www.skynetbrokers.com

Plans	Basic Humana \$25	Standard Cigna \$34	Max with vision Cigna \$59 \$69 60+ yrs old	NEW ADVANCE 3000 Cigna \$61 \$71 60+ yrs old	Vision Humana \$17
Preventative Care	✓	✓	✓	✓	✓
Basic Services	✓	✓	✓	✓	✓
Major Services	✗	✓	✓	✓	✗
Implants	✗	✗	✓	✗	✗
Cosmetic	✗	✗	✗	✗	✗
Orthodontist (Braces)	✗	✓	✗	✓ Age 19 & under	✗
Waiting Periods	No Waiting Period	Partial	Partial	NO Waiting Period	NO Waiting Period
Customer Satisfaction	●●●●●	●●●●●	●●●●●	●●●●●	●●●●●



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FEATURES AND BENEFITS					
☐ Deductible (Annual)	\$50 Lifetime	\$50 Yearly	\$100 Yearly	\$150 Lifetime deductible	\$10 Yearly
☐ Allowance Amount	Unlimited	\$1,500	\$2,500	Yr 1 - \$2K → Yr 2 - \$2.5K → Yr 3 - \$3K →	\$200 Credit
☐ Co-Pay	N/A	N/A	N/A	N/A	N/A
☐ Preventative Care Coverage Waiting Period	100% No Waiting Period - Cleanings & Exams - Routine X-rays - Fluoride & Sealants - Space maintainers	100% No Waiting Period - Cleanings & Exams - Routine X-rays - Fluoride & Sealants - Space maintainers	100% No Waiting Period - Cleanings & Exams - Routine X-rays - Fluoride & Sealants - Space maintainers	100% No Waiting Period - Routine X-rays - Fluoride & Sealants - Space maintainers - Oral exams - Routine cleanings	Exams \$0 No waiting Period 1 exam/year \$200 credit: frames, lenses & contacts - Discounts on upgrades
☐ Basic Services Coverage Waiting Period	50% No Waiting Period - Fillings - Non-routine X-rays - Emergency pain care - Simple extractions - Basic restorative	80% 6 mo waiting Period - Fillings - Non-routine X-rays - Emergency pain care - Simple extractions - Basic restorative	80% No waiting Period - Fillings - Non-routine X-rays - Emergency pain care - Simple extractions - Basic restorative	Yr 1 - 60% → Yr 2 - 75% → Yr 3 - 90% No Waiting Period Grows each year you stay enrolled - Oral surgery / simple extractions - Emergency pain treatment - Fillings - Non-routine X-rays	Yearly Benefits No waiting Period 1 exam 1 set of frames 1 set of contact lenses - Additional discounts on upgrades
☐ Major Services Coverage Waiting Period	Not Covered	50% 12 Mo Waiting Period - Root canals - Crowns - Surgical extractions - Denture repair - Major restorative - Anesthetics & Bridges	50% 6 Mo Waiting Period - Root canals - Crowns - Surgical extractions - Denture repair - Major restorative - Anesthetics & Bridges	20% → 40% → 60% No Waiting Period Grows each year you stay enrolled - Periodontics - Oral surgery - Anesthetics - Crowns / Inlays / Onlays - Dentures & Bridges - Root canal therapy	N/A
☐ Additional Services	N/A	Braces: 12 Mo Waiting Period	Implants: 1 Year Waiting Period	19 & under Braces: Separate \$150 lifetime	N/A