



Dental/Vision/Hearing Comparison

Company	Cigna	Manhattan Life	AllState	LifeShield
A.M. Best Rating	A	B++	A	B
Policy Max	\$1,000-\$5,000	\$1,000, \$1,500, \$3,000	\$1,500 \$3,000	\$1,000 \$2,000 \$5,000
Deductible	\$0, \$50, \$100	\$100	\$50 \$100	\$100
Waiting Period	12 months for Major Dental & Hearing 6 months on Vision	12 months for Major Dental & Hearing 6 months on Vision	Hearing 6 months on Vision hardware	12 months for Major Dental & Hearing 6 months Vision & Hearing
Preventative	Year 1: 60% Year 2: 70% Year 3: 80% Year 4+: 90%	Year 1: 60% Year 2: 70% Year 3+: 80%	100%	100%
Basic	Year 1: 60% Year 2: 70% Year 3: 80% Year 4+: 90%	Year 1: 60% Year 2: 70% Year 3+: 80%	Year 1: 50% Year 2+: 100%	80%
Major	Year 1: 0% Year 2+: 60%	Year 1: 0% Year 2: 70% Year 3+: 80%	Year 1: 25% Year 2: 50%	Year 1: 0% Year 2+: 60%
Network	Careington PPO	Careington PPO	Aetna Dental PPO	PPO
Vision	\$200 Allowance for Frames & Contacts per year	Year 1: 60% Year 2: 70% Year 3+: 80%	\$10 Copay Exam \$200 Allowance for Contacts & Frames per year	80/20 coinsurance \$200 Max per 2 years
Hearing	\$500 a year	Year 1: 0% Year 2: 70% Year 3+: 80%	Discount Card from Amplifon Hearing	80/20 Coinsurance \$500 max per year
Key Points	Disappearing deductible	Child Only Plans	Covers Implants & Dentures	Shortest Hearing waiting period & Disappearing deductible

States Covered: Missouri Version 3. Updated 7.28.2023

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