Global Methodist Church®

Dental Plans

GuideStone® | GLOBAL METHODIST CHURCH

Effective January 1, 2027

Monthly Rates	Premier Plus Dental Care Plan[1]	Choice Plus Dental Care Plan[1]	Cigna Healthcare® DHMO Plan[4]
Employee	$39.15	$28.92	$25.06
Employee + Spouse	$78.30	$57.84	$42.35
Employee + Child(ren)	$97.88	$72.30	$59.14
Employee + Family	$137.03	$101.22	$69.67

Dental Plan Comparison Chart	Premier Plus Dental Care Plan[1]	Choice Plus Dental Care Plan[1]	Cigna Healthcare DHMO Plan[4]
Providers	May use any provider or save with network providers	May use any provider or save with network providers	May use any provider or save with network providers
Deductible (per person per year)[2]	$50	$50	No deductible
Annual maximum benefit (per person)	$1,500	$1,200	No annual maximum
Preventive services	0%	10%	$5 office visit co-pay + applicable fee (if any)[3]
Basic restorative care	20%	10%	$5 office visit co-pay + applicable fee (if any)[3]
Major restorative care	50%	50%	$5 office visit co-pay + applicable fee (if any)[3]
Orthodontia	50% with a lifetime maximum benefit of $1,000	50% with a lifetime maximum benefit of $1,000	$5 office visit co-pay + applicable fee (if any)[3]

[1]Coverage percentages based on reasonable and customary charges.
[2]Deductibles apply to basic and major services for the Premier Dental Care and Choice Dental Care plans.
[3]The Cigna Healthcare DHMO is not available in the following states: AK, ME, MT, NH, NM, ND, SD, VT and WY.
[4]Fees are based on the Cigna Healthcare DHMO Patient Charge Schedule (W1-V9).

Helpful Plan Tips:

Premier Plus and Choice Plus Dental Care Plans

- The Premier Plus Dental Care Plan and the Choice Plus Dental Care Plan both allow you to use any provider and receive benefits. However, the plans also allow you to take advantage of cost savings through the Total Cigna Healthcare® DPPO network.
- An annual maximum in-network benefit is either $1,500 (Premier Plus) or $1,200 (Choice Plus). The out-of-network annual maximum benefit is either $1,500 (Premier Plus) or $1,200 (Choice Plus). Once the plan has paid the annual maximum for the year, you will be responsible for 100% of the costs for your dental care for the rest of that year. This maximum benefit is for each family member covered by the plan.

Cigna Healthcare DHMO Plan

- With the Cigna Healthcare DHMO Plan (not available in all areas), you must select a primary care provider or dental office in the Cigna Dental Care® Access Plus Network to receive benefits.
- One of every five dentists is in both the Cigna DPPO and Cigna Dental Care Access networks. There are more than 31,000 dentists in 40+ states and growing. It has a lower monthly premium with predictable costs based on the *Patient Charge Schedule*.

To find a DPPO or DHMO dental network provider in your area, visit *Cigna.com* or call **1-800-CIGNA24.**

These Cigna insurance products are provided by Cigna Health and Life Insurance Company and are offered as part of GuideStone Financial Resources' benefits program.

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