

PERSONAL PLANS

DENTAL PLANS

With three plan options, you can find one your family can afford. All plans have access to Cigna's expansive, nationwide dental network.

Effective January 1, 2021

MONTHLY RATES	PREMIER DENTAL CARE PLAN	CHOICE DENTAL CARE PLAN	CIGNA DENTAL CARE® DHMO PLAN
Employee only	\$39.12	\$28.91	\$21.04
Employee + Spouse	\$78.23	\$57.82	\$35.61
Employee + Child(ren)	\$97.79	\$72.28	\$49.72
Employee + Family	\$136.91	\$101.19	\$58.46

MONTHLY RATES	PREMIER DENTAL CARE PLAN ¹	CHOICE DENTAL CARE PLAN ¹	CIGNA DENTAL CARE DHMO PLAN ³
Providers	May use any provider or save with network providers	May use any provider or save with network providers	Must use only providers in the network
Deductible (per person per year) ²	\$50	\$50	No deductible
Annual maximum benefit	\$1,500	\$1,200	No annual maximum
Preventive services	100%	90%	\$5 office visit co-pay + applicable fee (if any) ³
Basic services (restorative dentistry)	80%	70%	\$5 office visit co-pay + applicable fee (if any) ³
Major services	50%	50%	\$5 office visit co-pay + applicable fee (if any) ³
Orthodontic services	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 (24-month limitation) ³
Waiting periods	6 to 24 months for certain services	6 to 24 months for certain services	None

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 Fees based on the *Cigna Dental Care® DHMO Patient Charge Schedule WZ-V9*.

Helpful plan tips:

- The Premier Dental Care Plan and the Choice 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 Cigna's Dental PPO network.
- There is an annual maximum benefit of either \$1,500 (Premier) or \$1,200 (Choice). 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.
- With the Cigna Dental Care DHMO Plan (not available in all areas), you must select a primary care provider or dental office in the Cigna Dental HMO network to receive benefits.
- To find a PPO or HMO dental network provider in your area, visit Cigna.com or call 1-800-CIGNA24 (1-800-244-6224). Please verify that the provider is accepting new patients before selecting a plan.

