

## For Personal Plans

# DENTAL PLANS

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

Effective January 1, 2025

Monthly Rates	Premier Dental Care Plan <sup>1</sup>	Choice Dental Care Plan <sup>1</sup>	Cigna Dental Care DHMO Plan <sup>4</sup>
Employee	\$43.88	\$32.43	\$25.06
Employee + Spouse	\$87.76	\$64.86	\$42.35
Employee + Child(ren)	\$109.70	\$81.08	\$59.14
Employee + Family	\$153.58	\$113.51	\$69.67

Dental Plan Comparison Chart	Premier Dental Care Plan <sup>1</sup>	Choice Dental Care Plan <sup>1</sup>	Cigna Dental Care DHMO Plan <sup>4</sup>
Providers	May use any provider or save with network providers	May use any provider or save with network providers	May use only providers in the network
Deductible (per person per year) <sup>2</sup>	\$50	\$50	No deductible
Annual maximum in-network benefit (per person)	\$1,500	\$1,200	No annual maximum
Preventive and diagnostic care	0%	10%	\$5 office visit co-pay + applicable fee (if any) <sup>3</sup>
Basic restorative care	20%	30%	\$5 office visit co-pay + applicable fee (if any) <sup>3</sup>
Major restorative care	50%	50%	\$5 office visit co-pay + applicable fee (if any) <sup>3</sup>
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) <sup>3</sup>
Waiting periods	None	None	None

<sup>1</sup>Coverage percentages are based on reasonable and customary charges.

<sup>2</sup>Deductibles apply to basic and major services for the Premier Dental Care and Choice Dental Care plans.

<sup>3</sup>Fees are based on the Cigna Dental Care® (DHMO) Patient Charge Schedule (W1-V9).

<sup>4</sup>Cigna Dental Care DHMO Plan participating dentists are not available in all areas. The Cigna DHMO is not available in the following states: AK, ME, MT, NH, NM, ND, SD, VT, and WY.

For additional information on GuideStone's dental products, please review our Frequently Asked Questions at [Help.GuideStone.org](https://www.guidestone.org/help).

### Helpful plan tips:

#### Premier and Choice Dental Care Plans

- 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.
- An annual maximum in-network benefit is either \$1,500 (Premier) or \$1,200 (Choice). The out-of-network annual maximum benefit is either \$1,200 (Premier) or \$1,000 (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.

#### Cigna Dental Care DHMO 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 Care Access Plus network to receive benefits.
- One of every five dentists is in both the Cigna DPPO and Cigna Dental Care Plus 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 PPO or HMO dental network provider in your area, visit [Cigna.com](https://www.cigna.com) or call **1-800-CIGNA24** (1-800-244-6224). Please verify that the provider is accepting new patients before selecting a plan.

These dental products are administered by Cigna Health and Life Insurance Company through GuideStone Financial Resources' benefits program.

### TWO EASY WAYS TO GET STARTED:

**Make a Phone Call:** Call **1-844-INS-GUIDE** (1-844-467-4843) to speak with a customer solutions specialist.

**Ready to get a quote?** Visit [GuideStone.org/GetAQuote](https://www.guidestone.org/GetAQuote).

