

Dental

Cigna Dental Plan

The Cigna PPO Dental Plan is a managed care plan designed to provide the opportunity to get more benefit for your dental care dollars.

Features

- Select your Dentist or Dental Specialist from the Cigna network.
- Deductibles* are \$50 per Individual and \$150 per Family.
- Annual maximum benefit is \$2,000 per person.
- Orthodontia lifetime maximum is \$1,500 per person.

Coverage	2020 Monthly Cost
Employee Only	\$0.00 for 12-months & 10-months
Employee + Spouse	\$28.17 (12-months)/\$33.80 (10-months)
Employee + Children	\$40.68 (12-months)/\$48.82 (10-months)
Employee + Family	\$64.51 (12-months)/\$77.41 (10-months)

Additional costs:

Coverage Type	In Network % of Negotiated Fee*	Out-of-Network % of R&C Fee**
Class I-Cleanings	100%	100%
Class II Basic- Fillings	80%	80%
Class III Major- Crowns	50%	50%
Class IV- Orthodontia	50%	50%
Class IX- Implants	50%	50%

* Negotiated Fee- Fees participating dentists have agreed to accept as payment in full, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

** R&C Fee- Reasonable and Customary (R&C) charge, which is based on the lowest of the following: (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

Enrollment

New hires must enroll/decline within 30 days of hire. Enrollment changes must be made during open enrollment, or within 30 days of a [qualifying life event](#), within SmartBen™, the benefits enrollment system.

Resources- Dental Insurance

- [Cigna Dental Plan Video](#)
- [Locate a Cigna Dental Provider](#)
- [Plan Summary](#)