

## For Group Plans

# DENTAL PLANS

Offering a dental plan to your employees can make dental care more affordable, help them budget for their families' dental care and allow them to make better health choices.

Effective January 1, 2025

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

Dental Plan Comparison Chart	Premier Dental Care Plan <sup>1</sup>	Cigna Dental Care DHMO Plan
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	No deductible
Annual maximum benefit (per person)	\$1,500	No annual maximum
Preventive services	0%	\$5 office visit co-pay + applicable fee (if any) <sup>3</sup>
Basic restorative care	20%	\$5 office visit co-pay + applicable fee (if any) <sup>3</sup>
Major restorative care	50%	\$5 office visit co-pay + applicable fee (if any) <sup>3</sup>
Orthodontia	50% with a lifetime maximum benefit of \$1,000	\$5 office visit co-pay + applicable fee (if any) <sup>3</sup>

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

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

<sup>3</sup>The Cigna DHMO is not available in the following states: AK, ME, MT, NH, NM, ND, SD, VT and WY.

## HELPFUL PLAN TIPS:

### Premier Dental Care Plan

- The Premier Dental Care Plan allows you to use any provider and receive benefits. However, the plan also allows you to take advantage of cost savings through Cigna's Dental PPO network.
- An annual maximum in-network benefit is \$1,500. The out-of-network annual maximum benefit is \$1,200. 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**.

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

