



2018 CIGNA DENTAL PLAN COSTS & HIGHLIGHTS

	DHMO	DENTAL PPO
Biweekly Full-Time Employee contributions (deducted from your paycheck)	Employee Only: \$5.05 Employee & Spouse: \$11.84 Employee & Child(ren): \$11.84 Employee & Family: \$18.33	Employee Only: \$7.48 Employee & Spouse: \$17.51 Employee & Child(ren): \$17.51 Employee & Family: \$27.71
Biweekly Part-time Employee contributions¹	Employee Only: \$7.58 Employee & Spouse: \$17.76 Employee & Child(ren): \$17.76 Employee & Family: \$27.50	Employee Only: \$11.22 Employee & Spouse: \$26.27 Employee & Child(ren): \$26.27 Employee & Family: \$41.56

2018 Plan Features	CIGNA DENTAL CARE HMO	CIGNA DENTAL PPO	
	DHMO	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible	None	\$25 per person \$75 per family	\$100 per person \$300 per family
Annual Benefit Maximum (excluding orthodontia)	None	\$2,000 per person (combined in- and out-of-network)	
Class 1 Preventive Services: • Cleanings • X-rays • Exams	100% covered no copays	100% covered not subject to deductible	100% covered after deductible
Class 2 Basic services: • Fillings • Root Canal Services • Periodontal services • Simple extractions • Oral Surgery	Per copay schedule \$0–\$115 \$12–\$185 \$24–\$120 \$12–\$60 \$12–120	10% coinsurance after deductible	30% coinsurance after deductible
Class 3 Major services: • Crowns • Dentures • Inlays • Onlays	Per copay schedule \$190–\$235 \$275–\$425 \$190–\$235 \$190–\$235	50% coinsurance after deductible	50% coinsurance after deductible
Orthodontia² • Banding • Evaluation • 24 month treatment • Total	Child \$480 \$68 \$1,584 \$2,132	Adult \$515 \$68 \$2,328 \$2,911	50% no deductible
Orthodontia Lifetime Benefit Maximum	None	\$2,000 per person (combined in- and out-of-network)	
Implants	\$1,025	50% after deductible	50% after deductible

1. Part-time employees hired after 1/1/14, working less than 33 hours per week are only eligible for employee only and employee + children coverage.
2. The orthodontia patient charge includes evaluation, treatment plan and records for a normal 24-month banded case. The cost of retention is additional.