

# Dental – Cigna

## Did you know?

Dental health is directly linked to our overall health and wellbeing. Your wellness routine should include regular dental check-ups.

## You have three dental program options

You have a choice of three dental plans (DHMO, Low DPPO and High DPPO). Choose the plan that best meets your needs. Our dental plans are designed to encourage preventive treatment, allowing you to achieve oral health while striving to minimize dental costs. Dental coverage is provided through Cigna.

PLAN FEATURES (IMPORTANT NOTE: Dental Benefit Plan Year is 9/1/21 thru 8/31/22)	DHMO**	LOW DPPO**	HIGH DPPO***
	In-Network Only	In-Network Only	In-Network Only
Plan Year Deductible • Employee Only • Family	\$0 \$0	\$50 per individual \$150 per family	\$25 per individual \$75 per family
Preventive and Diagnostic Treatment	Plan pays 100% after copay*	Plan pays 100%	Plan pays 80%
Basic Treatment	Plan pays 100% after copay*	Plan pays 80% after deductible	Plan pays 80% after deductible
Major Treatment	Plan pays 100% after copay*	Plan pays 50% after deductible	Plan pays 80% after deductible
Orthodontic Treatment	Plan pays 100% after copay*	Plan pays 50%	Plan pays 50%
Annual Benefit Maximum per Covered Person per Plan Year	N/A	Plan pays up to \$1,500	Plan pays up to \$1,500
Orthodontia Lifetime Maximum	N/A	Plan pays up to \$750	Plan pays up to \$750
Out-of-Network Benefit	No	Yes	Yes

### EMPLOYEE RATES – PER PAYCHECK

Employee Only	\$6.66	\$21.02	\$24.99
Employee + Spouse	\$11.77	\$41.10	\$48.82
Employee + Child(ren)	\$12.75	\$39.45	\$46.85
Employee + Family	\$18.85	\$56.77	\$67.46

\* See the DHMO Dental Benefit summary for covered services and copays.

\*\* If you elect the DHMO, you must select a primary care dentist before you can use dental benefits. Select a dentist by calling the Cigna Dental number at 800-244-6224 or visiting [mycigna.com](http://mycigna.com), then click "find a Dentist". If you do not choose a dentist when you enroll, Cigna Dental will automatically choose one for you. You can change your dentist at any time by contacting Cigna Dental at 800-244-6224.

\*\*\* If you are searching for a DPPO dentist, you will be prompted to choose a network. Choose Cigna Dental PPO network.

For additional information, visit: <https://www.springbranchisd.com/about/departments/talent-operations/benefits/dental>.



Keep in mind, when you are shopping for your dental professional, you are encouraged to use the Cigna in-network dentist. Cigna network dentists have agreed to charge lower fees and file your claims. If you choose to use a dentist who does not participate in your plan's network, your out-of-pocket costs will be higher and you will be responsible for any charges beyond the Reasonable and Customary (R&C) fees. To find a network dentist, visit Cigna at [www.mycigna.com](http://www.mycigna.com).