

Newport-Mesa USD	Cigna	Cigna	
2026 - 27 Dental Plan Options All Members	Dental HMO Network	Dental PPO Plan	
	Network Only	In-Network	Out-of-Network
	Cost with Cigna Dental Care	Based on Reduced Contracted Fee Schedule	Reimburse according to 80% Reasonable and Customary ("R&C") Allowances, the dentist may balance bill up to their usual fees.
DEDUCTIBLES/MAXIMUMS			
Calendar Year Deductible (Ind / Fam)	None	\$50 / \$150	\$50 / \$150
Calendar Year Maximum Reimbursement Fee (Individual)	None	\$2,000	\$1,000
DENTAL SERVICES			
Office Visits	Managed Care	Self Referral	Self Referral
	Select Primary Care HMO Network Dentist	Select Cigna PPO Contracted Dentist	Select Non-Contracted Dentist
PREVENTIVE CARE			
Exams / Routine Prophylaxis	2 per year 100% covered	2 per year 100% covered	2 per year, Cigna pays 100% of the "R&C"
Bitewing X-rays	2 per year 100% covered	2 per year 100% covered	2 per year, Cigna pays 100% of the "R&C"
Full mouth and Panorex X-rays	1 every 3 calendar years, 100% Covered	1 every 3 calendar years, 100% Covered	1 every 3 calendar years, Cigna pays 100% of the "R&C"
Premiums			
Full-Time Employees	No Monthly Payroll Deduction	Pays Monthly Payroll Deduction, see Rate Chart	Pays Monthly Payroll Deduction, see Rate Chart
Dental Procedures			
Minimal	No Charge	20% charge after Ded has been met	20% charge after Ded has been met, Cigna pays 80% of "R&C"
Restorative	Charges apply, reference Patient Charge Schedule (PCS)	20% charge after Ded has been met	20% charge after Ded has been met, Cigna pays 80% of "R&C"
Fluoride	No Charge, 2 per calendar year	No charge, 1 per year under the age of 19.	Cigna pays 100% of "R&C" 1 per year under the age of 19.
Sealants	No charge, no limit per calendar year	No charge, 1 treatment per tooth every 3 years.	Cigna pays 100% of "R&C", 1 treatment per tooth every 3 years.
Crowns and Inlays	Replacement every 5 years	Replacement every 5 years	Replacement every 5 years
Athletic Mouth Guard	One per calendar year, \$110 co-pay	Not Covered	Not Covered
Orthodontic	Charges apply, reference Patient Charge Schedule (PCS)	50% of Cigna PPO contracted fee with \$1,000 lifetime maximum	50% of Cigna PPO "R&C" fee \$1,000 lifetime maximum
Note: This is a snapshot summary for comparison and general information, it is not intended to replace the Summary of Benefit Coverage. For more plan specifics see Newport-Mesa USD's insurance certificate, Summary of Benefit Coverage at www.nmusd.us/benefits. Or from the contact information listed in the front of the Benefit Book.			

More Information:

Cigna Dental Treatment Cost Estimator For Dental HMO and PPO Customers

You can estimate a plan for your dental care costs using Treatment Cost Estimation on mycigna.com. This user friendly web-based tool allows you to get dental estimates based on your specific plan design and geographic location. This tool is flexible, enabling you to get estimates at a procedure or treatment level. A treatment level estimate is usually more accurate because it represents a group of procedures used to treat or resolve a specific dental condition or disease. This gives you a better understanding of what you may pay when you visit the dentist.

More information on all listed above at www.nmusd.us/benefits