

New Dental Insurance- Cigna

- Two dental plans
 - Base plan covered by HCS
 - Optional buy-up plan for employees to select more coverage
- Limit up front payments
 - Network pay only amount owed
 - Network Dentist file all claims
- No restriction on access to dentist
 - Same benefit in or out of network
 - In-Network negotiated discount
 - Out-of-Network, may have to file the claim



Dental Benefits - Cigna

DPPO	Base Plan	Buy-Up
Deductible (Individual / Family)	\$0/\$0	\$0/\$0
Calendar Year Maximum	\$1,000	\$1,500
Benefits Paid by the Plan		
Preventive	80%	85%
Basic Services	50%	60%
Major Services	50%	50%
Orthodontia		
Separate Lifetime Maximum	50% to \$1,000	50% to \$1,500
Dependent Age Limit	26	26



Dental Premiums



Option 1 - Base	26 Pay Periods
Employee	\$0
Employee + Spouse	\$0
Employee + Child(ren)	\$0
Employee + Family	\$0

Option 2 – Buy Up	26 Pay Periods
Employee	\$1.60
Employee + Spouse	\$4.21
Employee + Child(ren)	\$3.14
Employee + Family	\$6.22



Dental – How the plan works

Teeth Cleaning with Exam and Xray \$250

Former Plan

- Employee paid \$250 upfront
- Filed a claim for reimbursement.
- Reimbursement was 80% or \$200.

- Total cost: \$50

New Cigna Plan

- Dentist files claim with Cigna.
- Cigna's discount price = \$175
- Cigna pays 80% (base) or \$140.
- Employee pays balance to dentist.

- Your total cost: \$35



Dental FAQs

- I have the BCBST medical plan, am I still eligible for the Cigna dental plan?
 - Yes – this is a standalone product. Whether you choose Cigna or BCBST for medical, you can still have this dental coverage.
- If I have coverage with my spouse, how do the plans work together?
 - If someone has dental coverage with another provider, the employee's plan at HCS is the primary. Coverage with a spouse would be secondary.



Next Steps for Dental



Reminder - the base plan is provided by HCS at no cost to you.



All employees will need to choose and enroll in a dental plan – either base or buy-up.



If you do not elect a dental plan, you will not have dental coverage.



Cigna Dental

- To search for a dentist, go to:
 - Cigna.com
 - Find a Dentist
 - Select DPPO

Call us at 800.Cigna24
(800.244.6224)

