

Dental Insurance



What dental plans are available?

Orange County offers three dental plans through Cigna for you to choose from:

- ❑ Low Plan
- ❑ Middle Plan
- ❑ High Plan

What is the difference between the three dental plans?

The level of benefit varies depending on the plan selected.

- ❑ The **Low Plan** pays 100% of preventive and diagnostic care services with no deductible, 60% of basic services and 30% of major services for in-network or out-of-network coverage, after deductible.
- ❑ The **Middle Plan** pays 100% of preventive and diagnostic care services with no deductible, 70% of basic services and 40% of major services for in-network or out-of-network coverage, after deductible.
- ❑ The **High Plan** pays 100% of preventive and diagnostic care services with no deductible, 80% of basic services and 50% of major services for in-network or out-of-network coverage, after deductible.

What about the network?

You will have access to the Cigna Dental PPO network of general dentists and specialty dentists. The same network applies to all three dental plans. You can access the network directory by visiting Cigna.com.

What is a progressive plan maximum?

If you receive one preventive cleaning and oral exam during your plan year, your calendar year maximum will increase the next plan year by \$250. Year after year, when you remain enrolled in the plan and continue to receive preventive care (one preventive cleaning and oral exam), your annual dollar maximum will increase in the following year, until it reaches the level specified below.

In future plan years, different members of the same family may have different annual dollar maximums.

Is there a late entrant penalty?

No. The Cigna Dental plan does not have a late entrant penalty.

What's new or changing with the dental plans?

For 2025, there are changes to The **High Plan** only, as follows:

- ❑ The addition of Adult Orthodontia treatment
- ❑ Inlay and Onlays covered under Basic Services

Dental Plan Comparison Chart

2025 Cigna Dental Benefits			
Plan Options	Low Plan	Middle Plan	High Plan
Annual Maximum paid by insurance	\$1,000 per person per calendar year	\$1,000 per person per calendar year	\$1,500 per person per calendar year
Progressive Maximum	\$250 per year up to \$1,750	\$250 per year up to \$1,750	\$250 per year up to \$2,250
Calendar Year Deductible	\$50 per individual \$150 per family	\$50 per individual \$150 per family	\$50 per individual \$150 per family
Preventive Services Oral exams, cleanings, routine x-rays, fluoride	100% - no deductible	100% - no deductible	100% - no deductible
Basic Services Sealants; fillings; oral surgery; root canals; repairs to dentures, bridges, and crowns (<i>High Plan Only</i> : inlays, onlays)	Employee pays 40%, after deductible has been met	Employee pays 30%, after deductible has been met	Employee pays 20%, after deductible has been met
Major Services Periodontics, dentures, bridges, crowns, inlays, onlays	Employee pays 70%, after deductible has been met	Employee pays 60%, after deductible has been met	Employee pay 50%, after deductible has been met
Orthodontia Dependents up to age 19 on Middle Plan. Employees and Dependents eligible on High Plan.	Not covered Select network orthodontists provide a 15% discount for adults. Contact your provider for more details.	Employee pays 60%, no deductible. Lifetime limit of \$1,000 Select network orthodontists provide a 15% discount for adults. Contact your provider for more details.	Employee pays 50%, no deductible. Lifetime limit of \$1,000 Select network orthodontists provide a 15% discount for adults. Contact your provider for more details.

Details regarding specific eligibility, coverage exclusions, definitions, and other information are included in the full summary plan document

Dental Plan Premium Contribution Charts

Dental Premiums			<i>Bi-Weekly Rates</i>
Cigna Low Plan	Total Premium	Employee Contribution	County Contribution
Low Employee only	\$7.10	\$7.10	\$0
Low Employee + 1	\$14.49	\$14.49	\$0
Low Employee + 2 or more	\$26.48	\$26.48	\$0
Cigna Middle Plan	Total Premium	Employee Contribution	County Contribution
Middle Employee only	\$10.88	\$10.88	\$0
Middle Employee + 1	\$22.53	\$22.53	\$0
Middle Employee + 2 or more	\$42.36	\$42.36	\$0
Cigna High Plan	Total Premium	Employee Contribution	County Contribution
High Employee only	\$17.71	\$17.71	\$0
High Employee +1	\$36.07	\$36.07	\$0
High Employee + 2 or more	\$65.55	\$65.55	\$0