



EMPLOYEE BENEFITS

DENTAL INSURANCE

There are two different dental plans to choose from:

- MetLife Preferred Provider Organization (PPO)
 - Use any dentist, but save money by choosing an in-network dentist.
 - No waiting periods for any services.
 - Two routine office exams covered each calendar year.
- Cigna Health Maintenance Organization (HMO)
 - Must use network general dentist from DHMO list.
 - Completion of crowns, bridges, dentures, implants or root canals already in progress on a new member's effective date will not be covered.



Note: Premium rates for the Cigna DHMO plan are less than for the DPPO plan; however, there are fewer providers in the DHMO.

Dental Plan Cost (per pay period)

Coverage Type	<u>MetLife DPPO</u>	<u>Cigna DHMO</u>
Employee Only	\$2.44	\$1.47
Employee & Child(ren)	\$12.16	\$4.88
Employee & Spouse	\$8.79	\$5.21
Family	\$20.89	\$6.80

DENTAL BENEFITS

Our dental plan offers access to dental services. Using in-network providers is always the best choice, and offers the greatest discounts and benefits.

This is a standalone product. Whether you choose Cigna or BCBST for medical, you can still have dental coverage.

If you are covered elsewhere on dental, you can still enroll in the CGLA/MEHP dental plans through the State of Tennessee. Our dental plans will coordinate with your other dental insurance.

Benefits Grid

Dental Benefits	MetLife DPPO	Cigna DHMO
Deductible (Individual/Family)	\$50/\$150	\$0
Calendar Year Maximum	\$1,500 per person	Unlimited (No Max)
Preventative Services (includes exams/cleanings - 2 per calendar year), x-rays	0%	\$0 Copay
Basic Services (fillings, periodontal maintenance, simple extractions)	20%	Fixed Copay
Major Services (surgical extractions/oral surgery, crowns, implant services)	50%	Fixed Copay
Orthodontic Services	50%	Fixed Copay

