

Effective January 1, 2026

Monthly Rates	Premier Dental Care Plan ¹	Choice Dental Care Plan ¹	Cigna Dental Care® DHMO Plan
Employee	\$45.33	\$33.50	\$25.06
Employee + Spouse	\$90.66	\$67.00	\$42.35
Employee + Child(ren)	\$113.33	\$83.75	\$59.14
Employee + Family	\$158.66	\$117.25	\$69.67

Dental Plan Comparison Chart	Premier Dental Care Plan ¹	Choice Dental Care Plan ¹	Cigna Dental Care DHMO Plan
Providers	May use any provider or save with network providers	May use any provider or save with network providers	May use any provider or save with network providers
Deductible (per person per year) ²	\$50	\$50	No deductible
Annual maximum benefit (per person)	\$1,500	\$1,200	No annual maximum
Preventive services	0%	10%	\$5 office visit co-pay + applicable fee (if any) ³
Basic restorative care	20%	10%	\$5 office visit co-pay + applicable fee (if any) ³
Major restorative care	50%	50%	\$5 office visit co-pay + applicable fee (if any) ³
Orthodontia	50% with a lifetime maximum benefit of \$1,000	\$113.51	\$5 office visit co-pay + applicable fee (if any) ³

¹Coverage percentages based on reasonable and customary charges.

²Deductibles apply to basic and major services for the Premier Dental Care and Choice Dental Care plans.

³The Cigna DHMO is not available in the following states: AK, ME, MT, NH, NM, ND, SD, VT and WY.

Helpful Plan Tips:

Premier and Choice Dental Care Plans

- The Premier Dental Care Plan and the Choice Dental Care Plan both allow you to use any provider and receive benefits. However, the plans also allow you to take advantage of cost savings through Cigna's Dental PPO network.
- An annual maximum in-network benefit is either \$1,500 (Premier) or \$1,200 (Choice). The out-of-network annual maximum benefit is either \$1,500 (Premier) or \$1,200 (Choice). Once the plan has paid the annual maximum for the year, you will be responsible for 100% of the costs for your dental care for the rest of that year. This maximum benefit is for each family member covered by the plan.

Cigna Dental Care DHMO Plan

- With the Cigna Dental Care DHMO Plan (not available in all areas), you must select a primary care provider or dental office in the Cigna Dental Care Access Plus network to receive benefits.
- One of every five dentists is in both the Cigna DPPO and Cigna Dental Care Plus networks. There are more than 31,000 dentists in 40+ states and growing. It has a lower monthly premium with predictable costs based on the *Patient Charge Schedule*.

To find a PPO or HMO dental network provider in your area, visit [Cigna.com](https://www.cigna.com) or call **1-800-CIGNA24**.

These dental products are administered by Cigna Health and Life Insurance Company and are offered as part of GuideStone Financial Resources' benefits program.