

# Cigna Dental Rates Effective February 1, 2025

## Low Option Plan Monthly Rates

<b>One Person:</b>	<b>\$ 41.23</b>
<b>Two Person:</b>	<b>\$ 75.13</b>
<b>Three or More Persons:</b>	<b>\$ 118.30</b>
<b>Policy Year Benefit Maximum</b>	<b>\$750</b>

- \* Cleanings and x-rays covered at 100%
- \* Class II and Class III have a \$75 deductible per year
- \* Class II services covered at 60% after deductible
- \* Class III services covered at 50% after deductible
- \* Implants & Orthodontics are not covered

## High Option Plan Monthly Rates

<b>One Person:</b>	<b>\$ 54.91</b>
<b>Two Person:</b>	<b>\$ 100.06</b>
<b>Three or More Persons:</b>	<b>\$ 157.56</b>
<b>Policy Year Benefit Maximum</b>	<b>\$1250*</b>

- \* Cleanings and x-rays covered at 100%
- \* Class II and Class III have a \$75 deductible per year
- \* Class II services covered at 60% after deductible
- \* Class III services covered at 50% after deductible
- \* Implants & Orthodontics are not covered

\*(If you have one preventive care service per plan year, your annual policy year maximum will increase by \$100 until you reach a policy year maximum of \$1,650)

## \$2000 Platinum Plan Monthly\*

<b>One Person:</b>	<b>\$ 68.86</b>
<b>Two Person:</b>	<b>\$ 125.48</b>
<b>Three or More Persons:</b>	<b>\$ 197.58</b>
<b>Policy Year Benefit Maximum</b>	<b>\$2000</b>

- \* Cleanings and x-rays covered at 100%
- \* Class II and Class III have a \$75 deductible per year
- \* Class II services covered at 60% after deductible
- \* Class III services covered at 50% after deductible
- \* Implants & Orthodontics are covered at 50% after deductible\*
- \*Orthodontia is not subjected to the yearly deductible

The dental plan year is from February 1, 2025 through December 31, 2025. Open Enrollment for the dental plan for the benefit year 2025 is December 1st thru December 31st.

Effective January 1, 2026, the dental plan year will be January 1, 2026 thru December 31, 2026.

Your dental premiums are deducted directly from your MainePERS retirement benefit pension each month. Applications received by the 30<sup>th</sup> of the month are effective the first of the next month. Applications received after the 30<sup>th</sup> of the month, will be effective the first of the following month.

Please call MAR at 582-1960 or email [MAR@maineretirees.org](mailto:MAR@maineretirees.org) if you have any questions, need an application for enrollment, questions regarding your effective date of your coverage, making a change due to a life event or for a Cigna Dental Summary of Benefits.