

# DENTAL PLANS

## Cigna Dental Care® (DHMO) Plan Facts

- No dollar maximums
- No deductibles
- Benefits start right away with no waiting periods
- No claim forms to file when using network dentists
- You will select a Cigna Dental Care network general dentist to manage all of your dental health care needs who will refer you to any network specialists. (Referrals are not required for pediatric dentists for children under age 7 and orthodontists.)

## Total Cigna DPPO Plan Facts

- Freedom to visit any licensed dentist or specialist
- No specialty referrals required
- The plan will cover eligible dental expenses after you satisfy any applicable waiting periods and meet any deductibles
- The plan is based on coinsurance levels that determine the percentage of costs covered by the plan for different types of services

For more information or to enroll, visit [cityofhoustonbenefits.org](http://cityofhoustonbenefits.org).

Biweekly Dental Rates		
Tier	Cigna Dental Care® (DHMO)	Total Cigna DPPO
Employee only	\$4.45	\$16.87
Employee + one	\$10.79	\$38.56
Employee + two or more	\$14.78	\$52.80
Plan Features		
Plan Year	January 1, 2026 - December 31, 2026	January 1, 2026 - December 31, 2026
Service area	Throughout the United States except for 13 states*	Throughout the United States
Annual maximum benefit	No annual maximum benefit	\$2,000 for Class I, II, & III Expenses
Annual deductible	No annual deductible	\$50 per individual / \$150 per family
Primary dentist referrals for specialty care	Yes	No
Claim forms	No	In-Network: No / Out-of-Network: Yes
Preventive services: Cleaning and oral examinations, bitewing X-rays	Preventive services - \$0	Class I Expenses: Plan pays 100% No deductible
Basic services**: Extractions, root canals, oral surgery, restorative services (excluding gold fillings) and periodontal scaling	Extraction, Coronal remnants: \$9 Periodontal scaling: \$14-\$24 Root canal therapy, molar: Premolar – \$300 / Anterior - \$200	Plan pays 80% after the deductible is met
Major services**: Initial fixed bridgework, crowns and dentures, replacement of bridgework	Crown, titanium : \$210 - \$300 Complete denture, maxillary: \$260 upper and lower each	Class III Expenses: Plan pays 50% after the deductible is met
Orthodontic services**: Covered services up to two years	\$40.00 - \$1,080.00 Coverage provided for twenty-four (24) months of active treatment.	Class IV Expenses: Plan pays 50% No Ortho Deductible Lifetime Maximum: \$1,000 Children & Adults

\*DHMO NOT available in Alaska, Maine, Montana, New Hampshire, New Mexico, North Dakota, South Dakota, Vermont, and Wyoming.

\*\* Refer to Cigna Dental Care Access DHMO Charge Summary and the Total Cigna DPPO Summary for more detailed information. You can find them online at [cityofhoustonbenefits.org](http://cityofhoustonbenefits.org).