



DENTAL INSURANCE

Full Time employees are eligible for dental insurance coverage on the first of the month following their 60-days of employment. The following plan summary is offered to all eligible employees.

Comprehensive Coverage

This Dental plan helps to pay for the cost of routine checkups-and just about any other type of dental work you might need: crowns, root canals etc. Here's a brief description of the dental option:

Coverage	Cigna Dental Plan	
	In-Network	Out-of-Network
Individual Calendar-Year Deductible	\$0	\$0
Family Calendar-Year Deductible	\$0	\$0
Annual Maximum	\$1,000 per person	\$1,000 per person
Diagnostic Services	100% covered	100% covered
Preventive Services	100% covered	100% covered
Basic Services	100% covered	100% covered
Major Services	50% covered	50% covered
Orthodontic Calendar Year Deductible	\$0	\$0
Orthodontic Annual Maximum	\$2,000 per person per lifetime	\$2,000 per person per lifetime
Orthodontic Services (for dependents under the age of 19)	50% covered	50% covered

(D) - After deductible is met



Employee Monthly Dental Premium Cost	Cigna Dental Plan
Single	\$23.32
Single/Child (ren)	\$52.06
Couple	\$46.46
Family	\$73.88

-These monthly premium costs are deducted from your paychecks evenly between your first two paychecks of the month to pay for the following month's insurance. If you have a month with three paychecks, then the third paycheck would not have a deduction.

Approximately 30 days after your hire date, you will receive a notice from the Central Office asking you to a) complete a benefit election form and application for the plan you have chosen or b) complete a benefit election form indicating your decision not to participate in the dental insurance program.

The application and/or benefit election forms are to be sent to the Central Office Attn: Health Insurance.