



Dental

Healthy teeth and gums are important to your overall wellness. With dental insurance through Cigna, you have coverage for preventive care and dental treatment.

2025 dental plans

Caliber offers a choice of dental plans with different benefit levels and costs, so you can choose the one that works best for you.

- The **Standard Dental HMO Plan** is a lower-cost dental plan with some orthodontia coverage.
- The **Basic Plus Dental Plan** is a mid-cost dental plan without orthodontia coverage.
- The **Enhanced Dental Plan with Orthodontia** has higher benefits and includes coverage for orthodontia.

You can enroll in dental coverage as a new hire, during Open Enrollment, or if you have a qualifying life event.

Key features

Our dental coverage provides:

Free in-network preventive and diagnostic care to help keep your teeth healthy.

Affordable coverage that helps you manage the cost of dental treatment.

Wide network of providers that have agreed to negotiated rates, which helps you save money.

Coverage details

In-network benefits	Standard Dental HMO Plan ¹	Basic Plus Dental Plan ²	Enhanced Dental Plan with Orthodontia ²
Calendar Year Deductible			
Individual	None	\$50	\$50
Family	None	\$150	\$150

In-network benefits	Standard Dental HMO Plan¹	Basic Plus Dental Plan²	Enhanced Dental Plan with Orthodontia²
Annual maximum benefit			
Per Person	None	\$1,000	\$2,000
Services			
Preventive Oral examinations, cleanings, and X-rays	You pay \$0	You pay \$0	You pay \$0
Basic Most fillings, tooth extractions, root canal therapy, etc.	Copays vary — see the Patient Charge Schedule	You pay 30%, plan pays 70%	You pay 20%, plan pays 80%
Major Crowns, dentures, fixed bridges, etc.	Varies	You pay 50%, plan pays 50%	You pay 50%, plan pays 50%
Orthodontia Care and treatment for the purpose of alignment of teeth	You pay 50% / Maximum benefit of 24 months	Not covered	0% / \$1,500

¹In the DHMO, you must use in-network providers to receive benefits.

²If you visit an out-of-network provider, you are responsible for any charges above the usual, customary, and reasonable (UCR) limits.

Using your benefits

Here's how to make the most of your dental benefits:

Access your dental plan online

Visit the Cigna website or download the mobile app to find a dentist, review claims, check coverage details, and more.

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