



2021 Dental Rates & Benefits

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is more basic, and costs are much lower. NEFI offers you a dental plan through Cigna Health and Life Insurance Company. Below is an outline of the plans available to choose from and the monthly rates. This is a summary of your coverage only. Please refer to your summary plan description for the full scope of coverage.

	CIGNA PLAN A		CIGNA PLAN B		CIGNA PLAN C	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible	Single: \$50 Family: \$150	Single: \$75 Family: \$225	Single: \$50 Family: \$150	Single: \$75 Family: \$225	Single: \$50 Family: \$150	Single: \$75 Family: \$225
Annual Plan Max	Year 1-\$750 Year 2 \$850 Year 3 \$950 Year 4 \$1050		Year 1-\$1650 Year 2 \$1750 Year 3 \$1850 Year 4 \$1850		Year 1-\$1650 Year 2 \$1750 Year 3 \$1850 Year 4 \$1850	
Diagnostic & Preventive	100%	100%	100%	100%	100%	100%
Basic Services	55%	50%	85%	80%	85%	80%
Major Services	Not Covered	Not Covered	55%	50%	55%	50%
Orthodontia	Not Covered	Not Covered	Not Covered	Not Covered	50% Members all ages	
Orthodontia Lifetime Max	N/A		N/A		\$1500	
Implants	Not Covered	Not Covered	55%	50%	55%	50%
Mo. Rates	CIGNA Plan A		CIGNA Plan B		CIGNA Plan C	
Single	\$31.42		\$56.76		\$61.99	
Family	\$85.72		\$159.70		\$172.39	

Contact NEFI Benefits Administrator if you have any questions:

Donna Carcerano
benefits@nefi.com
 1-617-923-5020

Additional Benefits for CIGNA Members

CIGNA Wellness Incentive Plan: The CIGNA dental plan is designed to encourage yearly visits to dentists for preventative care. If a covered person obtains Class I services in the prior Calendar Year, the annual maximum progresses to the next level. The increase applies to both in and out of network annual maximums. For example, employee is enrolled in Plan B with a first-year annual maximum of \$1,650, Employee obtains a Class I preventative service in Calendar Year 2021. The employees 2022 Calendar Year max increases to \$1,750.

CIGNA Dental Oral Health Integration Program® offers enhanced dental coverage and more for dental customers with any of the following medical conditions: diabetes, heart disease, stroke, maternity, head and neck cancer radiation, organ transplants and chronic kidney disease. There's no additional charge for this program - those who qualify get reimbursed 100% of coinsurance for certain related dental procedures and are eligible for other perks.

CIGNA'S national network of dentists makes it easy to protect your employees smile - and their health. You can choose a dental provider from a large network directory that is easily accessible and searchable online. CIGNA also offers online tools to help you make more informed decisions about your dental health.

By choosing a network provider you pay less for covered services because in network dentists have agreed to offer services at lower negotiated rates.

As a reminder, your employees can register for an account on myCigna.com. Once registered, you have access to personalized benefit information such as:

- Plan information
- Network directory of dentists
- Oral health assessments and quizzes
- Out-of-pocket dental cost estimates
- ID card information
- Claim information
- Discounts on a variety of health and wellness products and services

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