



Dental Benefits

Overview	<p>John Carroll University offers a voluntary dental plan through Cigna Dental Care.</p> <p>As an optional plan, employees pay the full cost of participation in the plan.</p>
Eligibility	<p>Full-time employees, their spouses and their dependents are eligible to participate.</p> <p>If not elected within 31 days of initial eligibility, the next opportunity to enroll is during the annual enrollment period unless there is a qualifying life event (see the Office of Human Resources for details).</p>
Detail	<p>There are two plan options that are available:</p> <p><u>Cigna Dental Health Maintenance Organization (DHMO):</u></p> <p>This plan is has no deductible and all services are required to occur within the DHMO network. Any claims for dental services provided by non-network providers are at the employees own expense.</p> <p><u>Cigna Dental Preferred Provider Organization (DPPO):</u></p> <p>This plan allows you to use both in-network and out-of-network providers. Covered services from an in-network provider are paid at a higher rate.</p>
Other	<p>You may locate participating dental providers on Cigna's website.</p> <p>Premiums for coverage are deducted from your pay on a pre-tax basis.</p> <p>While the above description is intended to highlight key features of the plan, the actual plan documents including certificate of coverage are controlling.</p>