

## **Dental Benefits**

### **Overview**

John Carroll University offers a voluntary dental plan through Cigna Dental Care.

As an optional plan, employees pay the full cost of participation in the plan.

### **Eligibility**

Full-time employees, their spouses and their dependents are eligible to participate.

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).

### **Detail**

There are two plan options that are available:

#### **[Cigna Dental Health Maintenance Organization \(DHMO\):](#)**

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.

#### **[Cigna Dental Preferred Provider Organization \(DPPO\):](#)**

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.

### **Other**

You may locate participating dental providers on Cigna's website.

Premiums for coverage are deducted from your pay on a pre-tax basis.

Plan details are available at: [www.jcu.edu/hr](http://www.jcu.edu/hr)