Employees have the option to enroll for coverage in one of three plans, **Dental Select, Dental Select Plus** or **HMO Dental** with one of two vendors, Delta Dental or CIGNA Dental. Each plan has different payment schedules and providers. Due to availability, your best option may depend on where you live or work and you should check the availability of network dentists for each plan carefully. Detailed plan information and a comparison chart can be found in the [**Enrollment Booklet**](http://doas.ga.gov/StateLocal/HRA/Benefits/FlexBen/2013YouDecideBooklet.pdf) or at the [**GaBreeze link on the Team Georgia website**](http://doas.ga.gov/StateLocal/HRA/Benefits/FlexBen/2013YouDecideBooklet.pdf)**.** Pricing per plan and coverage tier varies and is accessible on the **Flexible Benefit Rate Chart**

[Delta Dental Insurance Home](http://www.deltadentalins.com/) [Cigna](http://www.cigna.com/)

*(Link Select Plan & Select Plus to dialog box which defines-copy on bottom of this page)*

*(Link HMO Dental to dialog box which defines-copy on bottom of this page)*

*(Link Rate Chart to* PowerPoint presentation 2016 Rates on <http://team.georgia.gov/my-benefits/> *)*

Coverage tiers available with both plans from both vendors are:

Employee Only

Employee + Child(ren)

Employee + Spouse

Employee + Spouse & Child(ren)

Enrollment is made by new hires within 31 days of hire date at **GaBreeze**.

Enrollment/Changes due to qualifying life events during Plan Year are made within 31 days of event at [**GaBreeze**](http://resources.hewitt.com/stateofgeorgia/).

Current Employees not experiencing a qualifying life changing event must enroll online at [**GaBreeze**](http://resources.hewitt.com/stateofgeorgia/) during the annual enrollment period only for benefits beginning the following Plan Year.

[Delta Dental Insurance Home](http://www.deltadentalins.com/)

Employees may elect coverage in either a **Select Plan** or a **Select Plus Plan**.

*(Link Select Plan & Select Plus to dialog box which defines-copy on bottom of this page)*

Due to availability, your best option may depend on where you live or work and you should check the [**availability of network dentists**](http://www.deltadentalins.com/) with Delta Dental carefully.

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Detailed information on Delta Dental benefits through the State of Georgia plan can be found in the [**Enrollment Booklet**](http://doas.ga.gov/StateLocal/HRA/Benefits/FlexBen/2013YouDecideBooklet.pdf) or on [**Team Georgia website**](http://team.georgia.gov/my-benefits/)

**Important Information for Select and Select Plus Options Six (6) Month Wait Period**

• All New Hires are subject to the Six (6) Month Wait Period for Type III and Orthodontia services (for adults and

children under the Select Plus Plan).

• Based on the employee’s enrolled effective date, newly eligible dependents may not be required to meet the six (6)

Month Wait Period.

[Cigna](http://www.cigna.com/)

Employees may elect coverage in **CIGNA’s Dental HMO Plan (DHMO)**.

*(Link HMO Dental to dialog box which defines-copy on bottom of this page)*

Due to availability, your best option may depend on where you live or work and you should check the **availability of network dentists** with Cigna carefully.

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Detailed information on CIGNA Dental benefits through the State of Georgia plan can be found in the

[**Enrollment Booklet**](http://doas.ga.gov/StateLocal/HRA/Benefits/FlexBen/2013YouDecideBooklet.pdf) or on [**Team Georgia website**](http://team.georgia.gov/my-benefits/)

**Select and Select Plus Options with Delta Dental**

• You may go to any dentist

• If you visit a Delta Dental PPO network dentist, they accept reduced fees for covered services they provide you, so

you’ll usually pay the least when you visit a PPO network dentist. This also ensures Delta Dental PPO dentists won’t balance bill you the difference between the contracted amount and their usual fee.

• If you visit a non-Delta Dental dentist, they can balance bill you the difference between the amount of benefits payable by Delta Dental and the dentist charge for that service.

• Note: Orthodontia services for adults and dependent children are available through the Select Plus Plan only.

**Dental HMO (DHMO) Plan: CIGNA Dental Care® (DHMO)**

• No deductibles

• No annual dollar maximums

• No claim forms to file

• No ID cards required to receive care No age limit on sealants

• No referrals required to visit a network orthodontist or for children under 7 to visit a network pediatric dentist With the CIGNA DHMO, you’ll know exactly what you pay “copays” for covered services – even for specialty care with a referral approved for payment. Just choose a general dentist from the CIGNA DHMO network at enrollment and visit that dentist for all your dental care needs. Most Preventive services such as exams, x-rays and cleanings, are covered by a $0 or low copay (frequency limits may apply). Dental treatments such as fillings, crowns and root canals are covered reduced, fixed copays for covered services.

The CIGNA DHMO is only available to employees who **live** or **work** in the metropolitan Atlanta and select cities. Keep in mind, there is no out-of-network coverage with a DHMO plan; but finding a network dentist near you is easy when you use the “[**Provider Directory**](http://www.cigna.com/web/public/hcpdirectory)” at [www.cigna.com](http://www.cigna.com) . Your covered family members can each choose their own general dentists participating in the CIGNA network. After you enroll, you can change your general dentist anytime - online or by phone.