



Retiree Dental Choice Fact Sheet



The city of Phoenix is pleased to offer retirees a voluntary group dental plan: Retiree Dental Choice. Retiree Dental Choice consists of two different CIGNA dental plans, both with national networks.

MONTHLY RATE

Retiree Dental Choice provides comprehensive dental coverage at group rates through a familiar vendor, CIGNA. Retirees pay 100% of the monthly dental premium via a pension check deduction each month.

Dental HMO

Coverage	Monthly Rate
Retiree Only	\$18.36
Retiree +1	\$33.17
Family	\$58.46

Dental PPO

Coverage	Monthly Rate
Retiree Only	\$34.08
Retiree +1	\$75.72
Family	\$110.75

PLAN FEATURES

While these CIGNA dental plans may seem familiar, please be aware that in order to provide you with affordable monthly rates, coverage is not the same as the coverage you knew as an active employee.

Dental HMO	Dental PPO
<ul style="list-style-type: none"> ◆ Must have an in-network dentist of record; no out of network coverage. ◆ Fee schedule applies to services. ◆ No deductible. ◆ Fee schedule will be available to review online. ◆ No maximum benefit on most procedures. 	<ul style="list-style-type: none"> ◆ \$2,000 annual maximum benefit. ◆ \$50 annual deductible. ◆ 80% coverage on cleanings, x-rays, fillings, extractions. ◆ 50% coverage on root canals, crowns, bridges, dentures, partials, orthodontia. ◆ In and out-of-network coverage; less out of pocket when in network. ◆ 12 month waiting period for Tier 3 coverage (i.e., crowns, bridges, dentures).

PLAN REQUIREMENTS

In order for Retiree Dental Choice to be viable, certain requirements are needed. These are intended to maintain stable enrollment levels which help to assure competitive rates for retirees now and down the road.

- 1) **Enrollment must be for a minimum of 12 consecutive months.**
- 2) **Coverage changes can be made within 31 days of a qualifying event and at Open Enrollment.**
- 3) **Survivors will have access to retiree dental benefits in the same way they have access to retiree medical benefits.**
 - If the survivor was already covered, they can continue coverage
 - If the retiree and survivor had waived coverage, the survivor can enroll
 - If the retiree was covered and the survivor was not, the survivor cannot enroll in coverage
- 4) **If you enroll, your monthly dental rate will be deducted from your pension check.**

IF YOU HAVE QUESTIONS

Questions you have about providers, coverage, cost, or plan design contact the City of Phoenix Benefits Office at (602) 262-4777 or email at benefits.questions@phoenix.gov .