

Dental Insurance

United Electric offers a dental plan through Cigna at **no cost to you**. You may choose to purchase dental coverage for your eligible dependents.

The plan is a PPO plan, which allow you to use in-network or out-of-network benefits. If out-of-network dentists are used, you will be responsible to pay the difference between Cigna’s allowed amount and what the dentist may charge, also known as “balance billing.” The chart below provides a brief overview of the plan.

This dental plan features an increasing annual benefit maximum. When a member completes two preventive dental visits in a calendar year, the annual maximum benefit increases by \$100. The total possible increase is capped at \$400.

Cigna
1-800-997-1654
my.cigna.com

Plan Year: **September 1, 2025 – August 31, 2026** **DENTAL PLAN**

IN-NETWORK	
DEDUCTIBLE	
Individual / Family	\$50 / \$150
ANNUAL MAXIMUM BENEFIT	
Per covered person	\$1,000
PREVENTIVE CARE	
Oral Exams, Cleanings, X-Rays	\$0
BASIC PROCEDURES	
Fillings, extractions, oral surgery, endodontics, periodontics, periodontal surgery, anesthesia, denture repair, crowns	Plan pays 80%
MAJOR PROCEDURES	
Bridges, dentures, crowns, inlays, onlays, implants	Plan pays 50%
ORTHODONTIA	
Not covered	
OUT-OF-NETWORK - Refer to Summary of Benefits and Coverage found at www.myunitedelectric.com/legal	

DENTAL COVERAGE RATE (24 PAYS)	
Employee Only	\$0.00
Employee + Dependents	\$28.33