

2025 Alera Group Dental Plan Benefits

You can choose from three different dental plan options, all provided through Cigna:

- **The Basic and Enhanced DPPO plans** provide coverage when you use **Total Cigna PPO** providers and out-of-network providers. Generally, you'll save money when you use Total Cigna PPO providers.
- **The DHMO plan** provides coverage only when you use **Cigna Dental Care Access Plus** providers. Out-of-network benefits are not available in this plan.

The following summarizes in-network benefits only. For additional details, refer to the Plan Summaries and Booklets available through the [Alera Group Benefits Center](#).

	DHMO (In-Network Only)	Basic DPPO (In- and Out-of-Network)	Enhanced DPPO (In- and Out-of-Network)
Annual Benefit Maximum Per Member (Plan pays up to this amount)	Unlimited	\$1,000 (combined in- and out-of-network)	\$1,500 (combined in- and out-of-network)
Deductible (individual / family)	\$0 / \$0	\$100 / \$300	\$50 / \$150
	You Pay	You Pay (after deductible)	You Pay (after deductible)
Preventive Care	0%	0% (no deductible)	0% (no deductible)
Basic Services	Refer to Patient Charge Schedule	40%	20%
Major Services	Refer to Patient Charge Schedule	50%	40%
Endodontics / Periodontics	Refer to Patient Charge Schedule	50%	20%
Implants	Refer to Patient Charge Schedule	Not covered	40%
Orthodontia (up to age 19)	\$85 / month 24 months of treatment	Not covered	50% up to \$1,500 lifetime orthodontics maximum (no deductible)
Adult Orthodontia (over age 19)	\$99 / month 24 months of treatment	Not covered	50% up to \$1,500 lifetime orthodontics maximum (no deductible)