



Retiree Dental Choice Fact Sheet



Coverage effective date: March 1, 2010
Open Enrollment is January 11 – January 29, 2010

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.

1. THE PLAN YEAR

We are offering early enrollment effective March 1, 2010 which includes a one-time advantage to Dental PPO enrollees. Going forward, this program operates on the same open enrollment cycle as your city retiree medical coverage.

2. MONTHLY RATES

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

3. 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, and simple extractions. ◆ 50% coverage on crowns, bridges, dentures, partials, root canals, surgical extractions, orthodontia. ◆ In and out-of-network coverage, but you'll pay less out of pocket with in-network dentists. ◆ 12 month waiting period for services covered at 50% (crowns, bridges, etc.)

*Waived if you enroll
Jan. 11 – 29, 2010!*

4. 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.**
 - *If you enroll March 1, 2010 you are enrolled through July 2011.*
- 2) **Coverage changes can be made within 31 days of a qualifying event.**
- 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.**

5. IMPORTANT DATES

JANUARY 2, 2010:	INFORMATION PACKETS ARE MAILED TO RETIREE HOME ADDRESS AND CIGNA'S ENROLLMENT HOTLINE IS OPEN
JANUARY 11 – 29, 2010:	OPEN ENROLLMENT PERIOD
MARCH 1, 2010:	COVERAGE EFFECTIVE DATE

6. HOW TO ENROLL

During Open Enrollment, January 11 – January 29, 2010:

- ◆ You can enroll online using e-CHRIS Self –Service
- ◆ You can stop by the Personnel Building and enroll in person
- ◆ You can complete a Retiree Dental Choice Enrollment Form and return it to the Benefits Office in the Personnel Building at 135 N. Second Avenue downtown.

IF YOU HAVE QUESTIONS

CIGNA will have an Enrollment Hotline available in January for you to call with any questions you have about providers, coverage, cost, or plan design.

Or contact the Benefits Office at (602) 262-4777 or benefits.questions@phoenix.gov