



County of Santa Cruz

Employee Guide

2025 vs 2026 Cigna Dental Plan Comparison and FAQs

Dental Plan Benefits	Cigna Dental HMO 2025	Cigna Dental HMO 2026
Calendar Year Maximum		
Per Member	None	None
Waived For Diagnostic & Preventative	N/A	N/A
Calendar Year Deductible		
Per Member	None	None
Waived For Diagnostic & Preventative	N/A	N/A
Main Categories		
Diagnostics & Preventive (D&P)	\$0-\$15	0%-50%
Restorative Benefits	\$0	20%-50%
Crown Benefits	\$0	50%
Endodontic Benefits	\$0	20%-50%
Periodontic Benefits	\$0	0%-50%
Other Categories		
Sealants	\$0	0%
Prosthodontics (Bridges or Dentures)	\$0	20%-50%
Implants	\$0	20%-50%
Oral Surgery	\$0	20%-50%
Orthodontia	Child/Adult	Child/Adult
Comprehensive Coverage	\$0	50%
Lifetime maximum	N/A	N/A

Frequently Asked Questions (FAQs)

Q: I am currently enrolled in the Cigna Dental Plan, and my dependent(s) and/or I are in the middle of an orthodontia treatment plan. What will happen?

A: If you are currently in the middle of an orthodontia treatment plan and the braces have already been banded, your treatment will continue under the 2025 Patient Charge Schedule for the duration of that treatment.

Q: I am currently enrolled in the Cigna Dental Plan and have an orthodontia treatment scheduled in 2026 to have braces banded. Will I be subject to the 2026 Patient Charge Schedule?

A: Yes. If your braces have not been banded by December 31, 2025, the 2026 Patient Charge Schedule will apply to your treatment.