

Charlotte County Board of County Commissioners
PPO Dental Insurance
Effective Date: January 1, 2026



CURRENT - Oct 2024-Sep 2025			RENEWAL - Oct 2025-Dec 2026		
SCHEDULE OF BENEFITS			Cigna - PPO		
Plan Basics			In Network	Out-of-Network	
Calendar Year Maximum			\$1,500		\$1,500
Deductibles					
Single			\$50		\$50
Family			\$150		\$150
Deductible Waived for Preventative Svcs			Yes		Yes
Benefits					
Preventative			100%	100%	100%
Basic			80%	80%	80%
Major			50%	50%	50%
Orthodontia			50%	50%	50%
Service Information					
Out of Network Benefits Payable Level			90th Percentile		90th Percentile
OrthodontiaLifetime Max			\$1,500		\$1,500
Endodontics/Periodontics Payable Level			Basic		Basic
ASO Fee					
Rate Guarantee			Expires 09/30/2025		Expires 12/31/2026
ASO Fee			\$3.35		\$3.35
EE Only	703		\$35.48		\$35.48
EE + Spouse	297		\$79.34		\$79.34
EE + Child(ren)	149		\$68.86		\$68.86
EE + Family	525		\$86.93		\$86.93
Monthly Premium	1,674		\$104,405		\$104,405
Annual Premium			\$1,252,858		\$1,252,858
\$ Increase			N/A		\$0
% Increase			N/A		0.0%