

## Explanation of Benefits Offered –

### Dental & Optical Benefits and Rates

Dental and optical insurance coverage are provided to employees based on non-union or union designation and position type. Every employee is automatically enrolled in the Self Only option upon hire. However, employees have the option to waive or add Family coverage. NOTE: **Union employees will find their dental and optical plan information in their respective Union Benefit Addendum.**

#### Non-Union Employees

The District Government offers two dental plan options: Cigna DHMO and Cigna PPO. Optical coverage is provided by Quality Plan Administrators. **Employees in non-union positions have the option to enroll in both dental and optical insurance plans. The District pays 100 percent of the premium cost for the HMO dental option and the optical plan, even if you choose to cover eligible family members.**

#### **CIGNA DHMO (DENTAL)** [Cigna Dental HMO Patient Charge Schedule](#)

Employees are responsible for out-of-pocket expenses incurred while enrolled in the plan.

TYPE	2021 PREMIUM BI-WEEKLY	2021 PREMIUM MONTHLY
Self-Only	\$ 0	\$ 0
Self + 1	\$ 0	\$ 0
Family	\$ 0	\$ 0

#### **CIGNA PPO (DENTAL)** [Cigna Dental PPO Benefit Summary](#)

Employees are responsible for the premium rates listed below for the CIGNA PPO dental insurance plan as well as all out-of-pocket expenses incurred while enrolled in the plan.

TYPE	2021 PREMIUM BI-WEEKLY	2021 PREMIUM MONTHLY
Self-Only	\$ 21.19	\$ 58.90
Self + 1	\$ 38.58	\$ 83.59
Family	\$ 50.03	\$ 108.30

#### **QUALITY PLAN ADMINISTRATORS (OPTICAL)** [Vision Summary Plan Description](#)

The District pays for 100 percent of the premium cost for the optical insurance plan. Employees are responsible for the out-of-pocket expenses incurred while enrolled in the plan.

TYPE	2021 PREMIUM BI-WEEKLY	2021 PREMIUM MONTHLY
Self-Only	\$ 0	\$ 0
Self + 1	\$ 0	\$ 0
Family	\$ 0	\$ 0

**NEED MORE INFORMATION?**

Dental and optical plan benefit summaries can be found on the DCPS website ([www.dcps.dc.gov](http://www.dcps.dc.gov)) by clicking the following links: About DCPS > Human Resources > Benefits > Health Benefits > Dental and Optical Benefits.