



Tyler Vaughan
 Sr. New Business Manager
 7400 W 110th Street
 Suite 400
 Overland Park, KS 66210

Date: July 20, 2015

Ms. Leslie Haase
 City of Joplin
 602 South Main
 Joplin, MO 64801

Subject: City of Joplin Term Agreement

Dear Leslie,

Cigna has agreed to the Dental insurance proposal terms in the below table effective January 1, 2016 for City of Joplin. We anticipate an enrollment of 160 Single and 286 Family resulting in an annual premium of \$295,184.

Monthly Premium Rates	January 1, 2016
Single	\$26.74
Family	\$71.05
Rates Effective	January 1, 2016 – December 31, 2017

Benefits	Delta Dental - Current		CIGNA	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible - Individual	\$25		\$25	
Annual Deductible - Family	\$75		\$75	
Annual Plan Maximum	\$750		\$750	
Orthodontic Deductible	None		None	
Orthodontic Lifetime Maximum	\$750		\$750	
U&C Percentile	N/A	MPA	N/A	MPA
Diagnostic and Preventative Services				
Oral Examinations	100%	100%	100%	100%
Cleanings Adult / Child	100%	100%	100%	100%
Fluoride	100%	100%	100%	100%
Sealants	100%	100%	100%	100%
X-Rays - Bitewing	100%	100%	100%	100%
X-Rays - Full Mouth Series	100%	100%	100%	100%
Space Maintainers	100%	100%	100%	100%

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Benefits	Delta Dental - Current		CIGNA	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Basic Services				
Oral Surgery	90%	80%	90%	80%
Extractions	90%	80%	90%	80%
Endodontics	90%	80%	90%	80%
Periodontics	90%	80%	90%	80%
General Anesthesia/Intravenous Sedation	90%	80%	90%	80%
Restorative Dentistry*	90%	80%	90%	80%
Amalgam Restorations	90%	80%	90%	80%
Major Services				
Inlays / Onlays	60%	50%	60%	50%
Labial Veneers	60%	50%	60%	50%
Crowns	60%	50%	60%	50%
Crown and Bridge Repair	60%	50%	60%	50%
Prosthodontics - First installation of dentures and bridges	60%	50%	60%	50%
Pontics	60%	50%	60%	50%
Removable Bridge	60%	50%	60%	50%
Full & Partial Dentures	60%	50%	60%	50%
Prosthodontics - Adding to existing partial denture	60%	50%	60%	50%
Orthodontia Services				
Child Only	50%	50%	50%	50%

* Excludes inlays, crowns (other than prefabricated stainless steel or resin) and bridges.

If there are any questions or concerns regarding the above terms, please don't hesitate to call.

Thank You,

Tyler Vaughan
 Sr. New Business Manager
 Cigna Healthcare

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