

Cigna Dental

ORTHO IN PROGRESS

Even though you or a family member is in the middle of “active orthodontic treatment,” when you join a Cigna dental plan, it may help pay some of your orthodontic costs.



Q: What is “Orthodontics in Progress”?

A: “Orthodontics in Progress” refers to orthodontic treatment that began under a different carrier and continues into the new Cigna coverage period. Contributions may be available for patients whose teeth are being actively moved by bands or appliances (such as braces) at the time their Cigna dental coverage becomes effective. The Cigna plan covers orthodontics in progress, subject to your specific plan’s limitations. Keep in mind, new benefits do not change the terms of the contract you signed with your orthodontist prior to enrolling with Cigna. You are still responsible for the orthodontist’s total case fee. Your Cigna Patient Charge Schedule (“PCS”) or Benefit Summary tells you if you have orthodontic coverage under your plan.

Q: What happens if I enroll again after my plan year ends and get a new PCS or Benefit Summary at the beginning of a new coverage period?

A: Even though you would continue to be covered by a Cigna dental plan when a new coverage period begins, sometimes your PCS or Benefit Summary will change. When this happens, your orthodontic fee may change too.

- If you started orthodontic treatment before the new coverage period began, you will owe the amount listed on the *old* PCS or Benefit Summary for your orthodontic treatment plan.
- If you will wait until after the new coverage period begins to start a new orthodontic treatment plan, then you will owe the amount listed on the *new* PCS or Benefit Summary.

Q: How much is my benefit amount?

A: Your benefit amount is determined by your plan’s coinsurance level for orthodontia and the number of months of active treatment remaining when your Cigna dental plan takes effect. After you enroll, you must have your orthodontist submit the following information to your claim office:

- The original treatment plan showing the total months of active treatment
- The orthodontist’s total case fee
- The banding date

Once your Cigna plan takes effect, the coinsurance percentage for orthodontia is applied to the contracted monthly payment you owe to your orthodontist. You are responsible for the balance. Your Cigna plan will contribute to your costs until the lifetime orthodontia maximum in your plan has been met, or until active treatment is completed (whichever comes first).

Q: How will Cigna pay the orthodontist?

A: Cigna will pay your orthodontist quarterly. If you have prepaid your bill, you can request that we pay you directly.

Q: What about non-orthodontic treatment in progress?

A: Generally, root canal treatment, crown and bridge work, and dentures in progress are not covered under the Cigna dental plan. You should complete these procedures under the guidelines of your prior insurance plan. See the exclusions and limitations in your plan documents for more details.

GO YOU.

Offered by: **Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company**



*Coverage is subject to your plan terms, including any plan deductibles, copays, coinsurance, dollar maximums, exclusions and limitations. Depending on your plan design, some charges may not qualify for payment. See your plan documents for details.

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