

Orthodontics in Progress: CIGNA Dental PPO

If you or a family member is in the middle of active orthodontic treatment¹ when you join the CIGNA Dental PPO (DPPO²) plan, you may be eligible for some contribution.

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 DPPO plan covers orthodontics in progress, depending on 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.

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 DPPO 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 (see example at right). 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 DPPO 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.



Orthodontics in Progress Example

- Total case fee is \$3,500.
- 24 months of active treatment began on 4/1/08
- On 4/1/09, the patient's CIGNA DPPO plan takes effect
- 12 months of active treatment remaining
- Patient's contracted rate for active treatment per month is \$120
- Patient's DPPO plan pays 50% to a lifetime orthodontia maximum of \$1,000

In this example, the patient's CIGNA DPPO plan would contribute 50% of the monthly orthodontic payments for the 12 months of active treatment remaining. This breaks down to \$60/month (50% of \$120), for each of the 12 months, for a total of \$720. Even though the \$1,000 lifetime orthodontia maximum has not been reached, plan contributions stop because active treatment has been completed. The patient is responsible for any remaining balance owed to the orthodontist.

**More questions? Call customer service at
1.800.CIGNA24 (1.800.244.6224) or visit us at
www.cigna.com.**



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¹"Active treatment" means that teeth are actively being moved because bands have been inserted or an appliance (such as braces) is in place. ²The CIGNA Dental PPO is underwritten and/or administered by Connecticut General Life Insurance Company with network management services provided by CIGNA Dental Health, Inc. In Arizona and Louisiana, the dental PPO plan is known as CG Dental PPO. In Texas, CIGNA Dental's network-based indemnity plan is known as CIGNA Dental Choice. ©2009 CIGNA 01/09