

# CIGNA Dental Launches A *New Series of* Patient Charge Schedules



CIGNA Dental is rolling out the 06 CIGNA Dental Care Patient Charge Schedules (PCS) for new or renewing groups effective August 2006. This series includes a variety of schedules with multiple co-pay structures making it affordable and easier for employers to offer much desired dental benefits to their employees.

Employers can select schedules with and without office visit fees, standard schedules, or the **innovative** split co-pay schedules as described below. CIGNA Dental is pleased to be the **first** insurance carrier to introduce this feature nationwide. Here's a summary of the **new features and procedures on the 06 PCS**:

- **Split Co-pay Plans** have a co-pay differential where members will pay slightly more for certain procedures if they visit a network specialty provider. Designed to motivate members to seek care in the most appropriate, cost-effective setting, this feature enables members to play a more active role in their dental care needs by managing costs and the type of care they need. This innovative approach offers employers more choice and enables them to achieve the rate reduction they desire. The **rate reduction is even greater** when an employer chooses to migrate from a prior standard PCS to a split co-pay plan.
- And the industry-leading shared decision-making tools, the **Dental Treatment Cost Estimator** and **Dental Health via WebMD** gives members easy access to actionable information to help estimate and plan for their dental care costs and get the most from their dental plans
- **Brush Biopsy and ViziLite™** procedure codes have been added to this series of schedules to aid in the early detection of oral cancer
- **Sealant** age limitation is removed to encourage members to seek preventive care which could ultimately reduce the need for costly future restorative procedures
- **Prescription** oral rinses and fluoride that may not be covered under a medical plan are offered at discounted prices through CIGNA Tel-Drug

## For Employers

- Choose from a wide selection of DHMO Patient Charge Schedules
  - *Standard schedules*
  - *Split co-pay schedules*
  - *With and without orthodontic benefits*
  - *With and without office visit co-pays*
- Premium costs 30-40% lower than Indemnity plans
- Fully-insured funding offers security from unexpected costs while simplifying administration and budgeting
- On all standard plans, members receive benefits as listed on their schedules, without the limitations to least costly alternative services

## For Members

- Coverage for a wide range of services at a cost savings, including:
  - *Preventive care (cleanings, x-rays, etc)*
  - *Basic care (fillings, basic restorative work)*
  - *Major services (bridges, crowns, root canals and more)*
- NO dollar maximums
- NO waiting periods
- NO deductibles

**To learn more, contact your  
Broker or CIGNA sales  
representative today!**

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