

Are you covered by more than one dental plan?

Cigna's "Coordination of Benefits" provision may lower your out-of-pocket costs.



You can take advantage of Cigna's COB provision when your "secondary" plan is with Cigna.

Coordination of Benefits ("COB") applies when you and your spouse (or covered domestic partner) enroll in more than one dental insurance plan with different employers for the same coverage period. If one of those dental plans is with Cigna, you can call us to ask if your Cigna plan will pay dental costs your primary plan didn't cover.*

You must submit any claims to your primary dental plan first.

COB is only applicable when:

- You have a spouse enrolled in another plan.
- Another dental plan is bought through the employer of the spouse and it pertains to the same coverage period.

Not every dental plan includes a COB provision.

If your secondary dental plan is not with Cigna, call the Customer Service department of that secondary plan to ask if your coverage includes a COB provision.

How Cigna coordinates benefits

When your secondary plan is the **Cigna Dental PPO (DPPO1)**, and your primary plan is:

- Another DPPO-type plan, you or your dentist can request COB payment for the remaining amount.*
- A DHMO-type plan, your Cigna plan may reimburse some of your copay costs.*

When your secondary plan is the **Cigna Dental Care® (DHMO2)** plan, please call Cigna Customer Service to find out how the COB provision may apply to your situation.*

Who's on First: An Example

You are employed by ABC Company. ABC offers a dental plan through Cigna. You enroll all of your family members in ABC's Cigna dental plan.

Your Spouse is employed by XYZ Company. XYZ offers a dental plan through a company other than Cigna. And for the same coverage period, your spouse also enrolls your family in XYZ's "non-Cigna" dental plan.

When you enroll in your own employer's plan, that plan is your primary plan.

	You	Your Spouse
Primary Plan	ABC's Cigna plan	XYZ's non-Cigna plan
Secondary Plan	XYZ's non-Cigna plan	ABC's Cigna plan

Which plan is your child's primary plan?

Generally, it depends on the birthdays (month and day only) of the covered parents (or legal guardians):

Is your birthday earlier in the year?

Your child's primary plan is your primary plan.

Is your spouse's birthday earlier in the year?

Your child's primary plan is your spouse's primary plan.

Call us 24/7 at 1.800.Cigna24 (1.800.244.6224) with questions or to request a COB payment.

*Coverage for Coordination of Benefits 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 COB payment. See your plan documents for details.

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