ORTHO IN PROGRESS

Even though you or a family member is in the middle of “active orthodontic treatment,” when you join the Cigna Basic or Enhanced plan and the Cigna DHMO plan, your plan 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 Basic or Enhanced and DHMO plans cover 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.

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 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 Basic or Enhanced and DHMO plans. 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.
Ortho in Progress Example*

- Dentist is charging $3,500 for orthodontia treatment.
- There will be 24 months of active treatment and treatment started 7/01/2013
- On 7/01/2014, Cigna is the new administrator for the Enhanced plan benefit
- 12 months of active treatment remaining
- Member rate for active treatment per month is $120
- Previous plan paid 50% to a lifetime orthodontia maximum of $1,500

In this example, Cigna’s Enhanced 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 from Cigna and $720 from your previous carrier ($1440 accumulated towards the lifetime maximum). Even though the $1,500 lifetime orthodontia maximum has not been reached, plan contributions stop because active treatment has been completed. The member is responsible for any remaining balance owed to the orthodontist.

* For illustrative purposes only