



## ORTHODONTICS IN PROGRESS

### CIGNA DENTAL CARE<sup>®</sup> (DHMO)

Even if you're in active orthodontic treatment when you join the Cigna DHMO, your plan may help pay some of the costs.

#### Q: What is "Orthodontics in Progress?"

**A:** Are you getting "active orthodontic treatment" that will not be finished until after your Cigna plan takes effect? "Active treatment" means the orthodontist has started to make your teeth move by putting bands between your teeth, or by putting an orthodontic appliance (such as braces) in your mouth. If so, this is called "Orthodontics in Progress."

#### Q: Do I have coverage for Orthodontics in Progress under my new Cigna plan?

**A:** Your Cigna DHMO Patient Charge Schedule ("PCS") tells you if you have orthodontic coverage under your plan. Your coverage with Cigna may be different from the coverage you had under your old plan. Keep in mind, enrolling in the Cigna plan does not change the terms of the contract you signed with your orthodontist when your treatment began. You are still responsible for the orthodontist's total case fee.

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

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

- If you started orthodontic treatment before the new coverage period began, you will owe the copay listed on the old PCS 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 copay listed on the new PCS.

#### ORTHODONTICS IN PROGRESS EXAMPLE\*\*

(Based on Patient Charge Schedule K1-08)

24 months of active treatment began on 08/09/13.

- On 1/1/14, the patient's Cigna DHMO plan takes effect
- 20 months of active treatment remaining
- Cigna DHMO contribution for active treatment per month is \$26.25.
- The Cigna DHMO plan pays \$525 (\$26.25 per month x 20 months of remaining active treatment)

In this example, the patient's Cigna DHMO plan would contribute \$26.25 per month of the monthly orthodontic payments for the 20 months of active treatment remaining. After the 20 months, plan contributions stop because active treatment has been completed. The patient is responsible for any remaining balance owed to the orthodontist.

\*\*For illustrative purposes only.

# Cigna DHMO | Orthodontics in Progress

## Q: How do I find out how much coverage I have and get payment?

**A:** After you enroll, you or your orthodontist can complete a standard ADA claim form. You can get one by calling Cigna Customer Service at 1.800.Cigna24. To complete the form, you must know:

- The phase of treatment (“active treatment” or “retention” – ask your orthodontist to explain).
- The number of months of orthodontic treatment you still have to go after your new Cigna plan becomes effective.

Once you or your dentist return a completed form to Cigna, we can let you know if your plan will pay for orthodontics in progress and how much will be covered. If we determine that your services will be covered, your plan can pay your orthodontist quarterly. Or, if you paid for your entire orthodontic treatment plan before you enrolled, we can pay you directly.

## Q: What about non-orthodontic treatment in progress?

**A:** “Non-orthodontic treatment in progress” may include root canal treatment, crown and bridge work, dentures, and implant supported prosthesis (including crowns, bridges and dentures). Generally, your Cigna DHMO plan does not cover dental treatment that isn’t finished before your Cigna plan takes effect. This means you should pay your dentist or specialist for that treatment based on what your old plan covered; not based on what your Cigna plan covers. For more information about covered and non-covered services, review your plan materials.

## Q: Will the patient charge for retention on the Patient Charge Schedule apply?

**A:** No. Cigna’s contribution level takes the cost of retention into consideration.

**1.800.Cigna24 (1.800.244.6224) | [www.Cigna.com](http://www.Cigna.com)**



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All dental plans have limitations and exclusions. Please refer to your employer’s insurance certificate, summary plan description or evidence of coverage for a complete list of plan limitations and both covered and not covered services.

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