CIGNA Dental PPO: Orthodontics in Progress

“Orthodontics in Progress” refers to orthodontic care in progress at the time your dental coverage becomes effective. If you or a member of your family is in the midst of orthodontic treatment when you join the plan, you may be eligible for some contribution.

Q: Is there a benefit for orthodontics in progress?
A: Yes, the CIGNA Dental PPO plan covers orthodontics in progress, subject to your specific plan’s limitations.

- The orthodontics in progress benefit is calculated based on the coinsurance level for orthodontic treatment and the number of months of treatment remaining after your effective date.
- The original treatment must be submitted by the provider, which should include the total months of treatment, his total fee (including retention) and the banding date.
- The contracted PPO rate will be paid for the remaining months of treatment until the lifetime maximum has been met or until the treatment is completed, whichever comes first.

Example:
- Total case fee is $3,500.
- 24 months of treatment
- Treatment started 3/1/2004
- 12 months of remaining treatment
- Contracted rate for active treatment per month is $120
- PPO Plan pays 50% to a lifetime maximum of $1,000

Orthodontic payments made monthly are $60 (50% of $120) x 12 months for a total of $720. Keep in mind that patient is still liable for the provider’s original case fee because that was the original financial agreement between the patient and provider.

Q: How will CIGNA Dental pay the orthodontist?
A: CIGNA Dental payment(s) will be made quarterly to your orthodontist. If you have prepaid your bill, you can request that we pay you directly.

Q: How can I find out the amount of my dollar benefit?
A: After your effective date, you must have your orthodontist submit the following information to your claim office.
- The original treatment plan including the total months of treatment
- The orthodontist’s total fee
- The banding date

Other questions?
Call Customer Service at 1.800.CIGNA24 (1.800.244.6224) or visit our Web site at www.cigna.com.

CIGNA Dental refers to the following operating subsidiaries of CIGNA Corporation: Connecticut General Life Insurance Company and CIGNA Dental Health, Inc., and its operating subsidiaries. The CIGNA Dental PPO is underwritten or administered by Connecticut General Life Insurance Company with network management services provided by CIGNA Dental Health, Inc., and certain of its operating subsidiaries. For Arizona/Louisiana residents the dental PPO product is known as the CG Dental PPO. In Texas, CIGNA Dental’s network-based indemnity plan is known as CIGNA Dental Choice.

What about non-orthodontic treatment in progress?
Generally, root canal treatment, crown and bridge work, and dentures in progress are not covered under the CIGNA Dental PPO plan. You should complete these procedures under your prior insurance plan. See the exclusions and limitations for more details.