CIGNA DENTAL CARE (DHMO1)/ ORTHODONTICS IN PROGRESS

In the middle of orthodontic treatment? Switching to a Cigna Dental Care® plan? Your new Cigna Dental Care coverage may help pay some of your orthodontic costs.

**Q: What is “orthodontics in progress”?**

**A:** It’s when you start orthodontic treatment with one carrier. Then you switch to a Cigna Dental Care plan before your orthodontic care is done. Your treatment is still “in progress.” And your Cigna plan may cover it.²

**Q: Do I have coverage for orthodontics in progress under my new Cigna plan?**

**A:** You could qualify for coverage if your teeth are being actively moved (by bands or appliances, such as braces) when your Cigna coverage starts. Your coverage depends on your specific plan’s limitations. Take a look at your Patient Charge Schedule (PCS). It will tell you if you have orthodontic coverage under your plan. Your coverage may be different from what you had under your old plan. **Please note:** The terms of the contract you signed with your orthodontist don’t change. You’re still responsible for the orthodontist’s total charge.

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

**A:** After you enroll, your orthodontist can complete a standard Orthodontia in Progress form or you can get one by calling Cigna customer service at 800.Cigna24. To complete the form, you must know:

› The phase of treatment (“active treatment” or “retention” – ask your orthodontist)

› The months of treatment you have left when your new Cigna plan starts

Submit the form to Cigna. We’ll let you know how much your plan pays for orthodontics in progress. Your plan can pay your orthodontist quarterly. If you’ve prepaid your bill, we can pay you directly.

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**Orthodontics in progress example³**

(Based on Patient Charge Schedule K1-09)

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<tr>
<th>2018</th>
<th>2019</th>
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<td>8/1</td>
<td>1/1</td>
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24 months of active treatment started 8/1/18

On 1/1/19, your Cigna Dental Care plan takes effect

20 months of active treatment are left

$24 x 20 = $480

Cigna monthly contribution for active treatment

$480 + $30 = $510

Cigna orthodontic retention contribution

Combined Cigna contribution

$510/20 = $25.50

In this example, the plan contributes $25.50 per month toward 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.

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Together, all the way.

Offered by: Cigna Health and Life Insurance Company or its affiliates.
Q: What about non-orthodontic treatment in progress?

A: Your Cigna Dental Care plan doesn't usually cover non-orthodontic treatment in-progress. This includes:

- Root canal treatment
- Crown and bridge work
- Dentures

You should finish this treatment under the guidelines of your prior dental plan. See your plan documents for more details.

Questions?

For live, 24/7/365, customer service, call us at 800.Cigna24 (800.244.6224). Or visit us at Cigna.com.