Q: What is “Orthodontics in Progress”?  
A: Are you getting “active orthodontic treatment” that will not be finished until after your new Cigna plan takes effect? “Active treatment” means the orthodontist has started to make your teeth move by putting bands around your teeth, and/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 new 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: Will I need to change my orthodontist when I switch over to the Cigna DHMO?  
A: No. You can continue to receive treatment from the orthodontist you were going to prior to your Cigna plan taking effect. With Orthodontics in Progress, Cigna will pay the contribution whether you’re visiting a Cigna network orthodontist or out-of-network orthodontist.

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 how much your plan will pay for orthodontics in progress. 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.

Orthodontics in Progress Example*  
(Based on Patient Charge Schedule K1-08)

- 24 months of active treatment began on 08/09/11.
- On 1/1/12, 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.
Q: What about non-orthodontic treatment in progress?
A: “Non-orthodontic treatment in progress” may include root canal treatment, crown and bridge work, and dentures. Generally, your Cigna DHMO plan does not cover dental treatment that isn’t finished before your new 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 new Cigna plan covers. See the “exclusions and limitations” section on your PCS for details.

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.

More questions? Call us LIVE 24-7 at 1.800.Cigna24 or visit us online at www.cigna.com.