

Cigna Dental Benefit Summary
Indiana University – Employees
Plan Renewal Date: 01/01/2022



Administered by: Cigna Health and Life Insurance Company

Receiving regular dental care can not only catch minor problems before they become major and expensive to treat - it may even help improve your overall health. Gum disease is increasingly being linked to complications for pre-term birth, heart disease, stroke, diabetes, osteoporosis and other health issues. That's why this dental plan includes **Cigna Dental WellnessPlusSM** features. When you or your family members receive any preventive care service in one plan year, the annual dollar maximum will increase in the following plan year. When you or your family members remain enrolled in the plan and continue to receive preventive care, the annual dollar maximum will increase in the following plan year, until it reaches the level specified below. Please refer to your plan materials for additional information on this plan feature. **Your plan allows you to see any licensed dentist, but using an in-network dentist may minimize your out-of-pocket expenses.**

| Cigna Dental Choice Plan | | | | |
|--|--|-------------------------|--|-------------------------|
| Network Options | In-Network: Total Cigna DPPO Network | | Out-of-Network: See Non-Network Reimbursement | |
| Reimbursement Levels | Based on Contracted Fees | | Maximum Reimbursable Charge | |
| Progressive Maximum Benefit: Progressive Benefit Year 2: Increase contingent upon receiving Preventive Services in Plan Year 1. Progressive Benefit Year 3: Increase contingent upon receiving Preventive Services in Plan Years 1 and 2. Progressive Benefit Year 4: Increase contingent upon receiving Preventive Services in Plan Years 1, 2 and 3. | | | | |
| Calendar Year Benefits Maximum Applies to: Class I, II & III expenses | Year 1: \$1,200 Year 2: \$1,300 Year 3: \$1,400 Year 4: \$1,500 | | Year 1: \$1,200 Year 2: \$1,300 Year 3: \$1,400 Year 4: \$1,500 | |
| Calendar Year Deductible Individual Family | \$25 \$0 | | \$25 \$0 | |
| Benefit Highlights | Plan Pays | You Pay | Plan Pays | You Pay |
| Class I: Diagnostic & Preventive Oral Evaluations Prophylaxis: routine cleanings X-rays: routine X-rays: non-routine Fluoride Application Sealants: per tooth Space Maintainers: non-orthodontic Emergency Care to Relieve Pain | 100% No Deductible | No Charge | 100% No Deductible | No Charge |
| Class II: Basic Restorative Restorative: fillings Endodontics: minor and major Periodontics: minor and major Oral Surgery: minor and major Anesthesia: general and IV sedation Repairs: Bridges, Crowns and Inlays Repairs: Dentures Denture Relines, Rebases and Adjustments | 50% After Deductible | 50% After Deductible | 50% After Deductible | 50% After Deductible |
| Class III: Major Restorative Inlays and Onlays Prosthesis Over Implant Crowns: prefabricated stainless steel/ resin Crowns: permanent cast and porcelain Bridges and Dentures Dental Surgical Implants | 50% After Deductible | 50% After Deductible | 50% After Deductible | 50% After Deductible |
| Class IV: Orthodontia Coverage for Dependent Children to age 19 Lifetime Benefits Maximum: \$1,000 | 50% After Deductible | 50% After Deductible | 50% After Deductible | 50% After Deductible |
| Benefit Plan Provisions: | | | | |
| In-Network Reimbursement | For services provided by a Cigna Dental PPO network dentist, Cigna Dental will reimburse the dentist according to a Fee Schedule or Discount Schedule. | | | |

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| Non-Network Reimbursement | For services provided by a non-network dentist, Cigna Dental will reimburse according to the Maximum Reimbursable Charge. The MRC is calculated at the 90th percentile of all provider submitted amounts in the geographic area. The dentist may balance bill up to their usual fees. |
| Cross Accumulation | All deductibles, plan maximums, and service specific maximums cross accumulate between in-network and out-of-network. Benefit frequency limitations are based on the date of service and cross accumulate between in and out of network. |
| Calendar Year Benefits Maximum | The plan will only pay for covered charges up to the yearly Benefits Maximum, when applicable. Benefit-specific Maximums may also apply. |
| Calendar Year Deductible | This is the amount you must pay before the plan begins to pay for covered charges, when applicable. Benefit-specific deductibles may also apply. |
| Pretreatment Review | Pretreatment review is available on a voluntary basis when dental work in excess of \$200 is proposed. |
| Oral Health Integration Program* | The program offers enhanced dental coverage for customers with the following: cardiovascular conditions, cerebrovascular conditions (stroke), diabetes, maternity, chronic kidney disease (CKD), organ transplants, head and neck cancer radiation, rheumatoid arthritis, Sjogren's syndrome, lupus, Parkinson's disease, amyotrophic lateral sclerosis (ALS), Huntington's disease, and opioid misuse and addiction. There is no additional charge for the program. Those who qualify can receive reimbursement of their coinsurance for eligible dental services. Eligible customers can also receive guidance on behavioral issues related to oral health. Reimbursements under this program are not subject to the annual deductible, but will be applied to the plan annual maximum. For more information on how to enroll in this program and a complete list of terms and eligible conditions, go to www.mycigna.com or call customer service 24/7 at 1-800-Cigna24. |
| Timely Filing | Out of network claims submitted to Cigna after 365 days from date of service will be denied. |
| Benefit Limitations: | |
| Oral Evaluations/Exams | 2 per calendar year. |
| X-rays (routine) | Bitewings: 2 per calendar year. |
| X-rays (non-routine) | Complete series of radiographic images and panoramic radiographic images: Limited to a combined total of 1 per 36 months. |
| Diagnostic Casts | Payable only in conjunction with orthodontic workup. |
| Cleanings | 2 per calendar year for Prophylaxis; 2 per calendar year for Periodontal Maintenance procedures following active therapy. |
| Fluoride Application | 2 per calendar year for children under age 19. |
| Sealants (per tooth) | Limited to posterior tooth. 1 treatment per tooth every 36 months no age restrictions. |
| Space Maintainers | Limited to non-orthodontic treatment for children under age 19. |
| Inlays, Crowns, Bridges, Dentures and Partials | Replacement every 60 months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth-colored material on molar crowns or bridges. |
| Denture and Bridge Repairs | Reviewed if more than once. |
| Denture Relines, Rebases and Adjustments | Covered if more than 6 months after installation. |
| Prosthesis Over Implant | 1 every 60 months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth colored material on molar crowns or bridges. |
| Benefit Exclusions: | |
| Covered Expenses will not include, and no payment will be made for the following: | |
| <ul style="list-style-type: none"> • Procedures and services not included in the list of covered dental expenses; • Diagnostic: cone beam imaging; • Preventive Services: instruction for plaque control, oral hygiene and diet; • Restorative: veneers of porcelain, ceramic, resin, or acrylic materials on crowns or pontics on or replacing the upper and or lower first, second and/or third molars; • Periodontics: bite registrations; splinting; • Prosthodontic: precision or semi-precision attachments; • Procedures, appliances or restorations, except full dentures, whose main purpose is to change vertical dimension, diagnose or treat conditions of dysfunction of the temporomandibular joint (TMJ), stabilize periodontally involved teeth or restore occlusion; • Athletic mouth guards; • Services performed primarily for cosmetic reasons; • Personalization or decoration of any dental device or dental work; • Replacement of an appliance per benefit guidelines; • Services that are deemed to be medical in nature; • Services and supplies received from a hospital; | |

- Drugs: prescription drugs;
- Charges in excess of the Maximum Reimbursable Charge.

This document provides a summary only. It is not a contract. If there are any differences between this summary and the official plan documents, the terms of the official plan documents will prevail.

Product availability may vary by location and plan type and is subject to change. All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

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