



**Cigna Dental Benefit Summary**  
**Learning Care Group**  
**Plan Effective Date: 01/01/2021**

Insured By: Cigna Health and Life Insurance Company

Plan Option Name: ENHANCED TX MS GA		
Network Options	Total Cigna DPPO	Non-Network
<b>Annual Deductible</b> Individual/Family Orthodontics	\$50/\$150 No Deductible	\$50/\$150 No Deductible
<b>Annual Maximum</b> Individual	\$1000	\$1000
<b>Lifetime Maximum</b> Orthodontics	\$1000	\$1000
<b>Reimbursement Level</b>	Based on Contracted Fees	Maximum Allowable Charge
<b>Summary of Benefits</b> For a complete listing of your benefits, please see your Certificate or Plan Document		
<b>Diagnostic – No Deductible Applies</b>		
Oral Evaluations: Limited to 2 per year	100% No Deductible	100% No Deductible
Radiographs (X-Rays): Limited to 1 per year	100% No Deductible	100% No Deductible
Non-Standard Radiographs (X-Rays): Limited to 1 per 36 consecutive months	100% No Deductible	100% No Deductible
<b>Preventive – No Deductible Applies</b>		
Prophylaxis (Cleaning): Limited to 2 per year	100% No Deductible	100% No Deductible
Fluoride: Limited to 1 per year, age 0 – 15	100% No Deductible	100% No Deductible
Sealants: Limited to 1 per 36 consecutive months, age 0 – 15	100% No Deductible	100% No Deductible
Space Maintainers: Limited to 1 per Lifetime, age 0 – 25	100% No Deductible	100% No Deductible
<b>Basic Restoration – Annual Deductible Applies Unless Noted</b>		
Amalgam/Silver Restoration (Filling): Limited to 1 per 24 consecutive months	80%	80%
Composite/White Restoration (Filling): Limited to 1 per 24 consecutive months	80%	80%
Crown/Bridge Repair	80%	80%
Denture Adjustment: Limited to 1 per 12 consecutive months	50%	50%
Denture Repair: Limited to 1 per 12 consecutive months	50%	50%
Denture Reline: Limited to 1 per 12 consecutive months	50%	50%
<b>Major Restoration – Annual Deductible Applies Unless Noted</b>		
Inlay/Onlay	50%	50%
Crown: Limited to 1 per 60 consecutive months	50%	50%
Bridge/Pontic: Limited to 1 per 120 consecutive months	50%	50%
Removable and Fixed Prosthetic: Limited to 1 per 60 consecutive months	50%	50%
Prosthetic Over Implant: Limited to 1 per 60 consecutive months	50%	50%
<b>Endodontics – Annual Deductible Applies Unless Noted</b>		
Root Canal: Limited to 1 per Lifetime	50%	50%
<b>Periodontics – Annual Deductible Applies Unless Noted</b>		
Periodontal Scaling and Root Planing: Limited to 1 per 24 consecutive months	80%	80%
Major/Surgical Periodontics: Limited to 1 per 24 consecutive months	80%	80%
<b>Oral Surgery – Annual Deductible Applies Unless Noted</b>		
Simple/Non-Surgical Extraction	80%	80%
Surgical Extraction	50%	50%
Other Oral Surgery	50%	50%
<b>Adjunctive – Annual Deductible Applies Unless Noted</b>		
Anesthesia	50%	50%
Emergency Care	100% No Deductible	100% No Deductible
<b>Orthodontics – No Deductible Applies</b>		
Orthodontics- Limited to Dependent Children under the age of 20	50% No Deductible	50% No Deductible

Benefit Plan Provisions	
Reimbursement Level	For services provided by a Cigna Dental PPO network dentist, Cigna Dental will reimburse according to a Fee Schedule or Discount Schedule. The term Maximum Allowable Charge (MAC) means the fee for that procedure as listed in The Primary Schedule aligned to the zip code for the geographical area where the service is performed, times the benefit percentage that applies to the class of service, as specified in The Schedule. For MAC, the Primary Schedule is usually the fee schedule with the lowest Contracted Fees available for acceptance by a Participating Provider in the relevant 3-digit zip code.
Cross Accumulation	All deductibles, plan maximums, and service specific maximums cross accumulate between in and out of network. Benefit frequency limitations are based on the date of service and cross accumulate between in and out of network.
Benefits Maximum	The plan will only pay for covered charges up to the yearly Benefits Maximum, when applicable. Benefit specific maximums may also apply.
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.
Late Entrant Limitation Provision	Diagnostic, Preventive and Basic services are paid at the amounts set forth in your Certificate or Plan Document. All other services are paid at 50% of the amounts set forth in your Certificate or Plan Document. After a person has been continuously insured for 12 months, this limit no longer applies. Please see your Certificate or Plan Document for details.
Pretreatment Review	Pretreatment review is available on a voluntary basis when dental work in excess of \$200 is proposed by the provider.
Missing Tooth Limitation Provision	For teeth missing prior to coverage with Cigna, the amount payable is 50% of the amount otherwise payable until covered for 12 months.
Alternate Benefit Provision	When more than one covered Dental Service could provide suitable treatment based on common dental standards, Cigna HealthCare will determine the covered Dental Service on which payment will be based and the expenses that will be included as Covered Expenses.
Oral Health Integration Program	The Cigna Dental Oral Health Integration Program (OHIP) <sup>®</sup> is designed to provide enhanced dental coverage for customers with certain eligible medical conditions. Eligible conditions for the program include cardiovascular disease, cerebrovascular disease (stroke), diabetes, maternity, chronic kidney disease, organ transplants, and head and neck cancer radiation. The program provides 100% reimbursement for coinsurance for certain dental procedures, guidance on behavioral issues related to oral health and discounts on certain prescription and certain non-prescription dental products.
Timely Filing	Claims submitted to Cigna after a specified number of months from date of service could be denied. Please see your Certificate or Plan Document for detail.

**Exclusions**

What's Not Covered (not all-inclusive):

Your plan provides for most dentally necessary services. The complete list of exclusions is provided in your Certificate or Plan Document. To the extent there may be differences, the terms of the Certificate or Plan Document will prevail. Examples of things your plan does not cover, unless required by law, include but are not limited to:

- Procedures and services not included in the list of covered dental expenses;
- Diagnostic: cone beam imaging;
- Preventive Services: instructions for plaque control, oral hygiene and/or nutritional counseling;
- Restorative: tooth colored materials such as composite/white restoration (fillings) on posterior teeth; 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 (back or posterior teeth);
- Periodontics: bite registrations; splinting;
- Prosthodontic: precision or semi-precision attachments;
- Implants: surgical placement of Implants or implant related services;
- Procedures, appliances, or restorations whose sole purpose is to change or preserve occlusion (teeth contact or bite) except for orthodontic services as covered by the plan; or to stabilize teeth affected by periodontal (gum) disease;
- Procedures, appliances or restorations, except full dentures, whose main purpose is to diagnose or treat conditions or dysfunction of the temporomandibular joint (TMJ);
- Athletic mouth guards : services performed primarily for cosmetic reasons; personalization; 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;

**Important things to consider:**

This document is an overview provided for your convenience and contains a general description of your dental benefit plan. This document is meant for you to use as a reference guide. A complete description of your dental benefit plan including plan exclusions and limitations is located in the group contract between your plan sponsor and Cigna Dental as well as your Certificate or Plan Document. Covered Expenses will not include, and no payment will be made for procedures and services not listed in the group contract. Benefits will be reduced so that the total payment will not be more than 100% of the charge made for the Dental Service if benefits are provided for that service under this plan, any medical expense plan or prepaid treatment program sponsored or made available by your Employer.

Cigna Dental PPO plans are underwritten or administered by Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company with network management services provided by Cigna Dental Health, Inc. and certain of its subsidiaries. In Arizona and Louisiana, the insured Dental PPO plan offered by CGLIC is known as the "CG Dental PPO". In Texas, the insured dental product is referred to as Cigna Dental Choice and this plan uses the national Cigna DPPO network.

"Cigna," the "Tree of Life" logo and "Cigna Dental Care" are registered service marks of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company (CGLIC), Cigna Health and Life Insurance Company (CHLIC), Cigna HealthCare of Connecticut, Inc., and Cigna Dental Health, Inc. and its subsidiaries.

For questions regarding benefit coverage, plan limitations, plan exclusions, claims or any other information need, please visit our website at [www.mycigna.com](http://www.mycigna.com) or call Cigna Customer Service 24/7 at 1.800.CIGNA24.