

Cigna Dental Benefit Summary
ISAS Group Benefits Trust
Enhanced Dental Effective Date: 01/01/2024



Administered by: Cigna Health and Life Insurance Company

This material is for informational purposes only and is designed to highlight some of the benefits available under this plan. Consult the plan documents to determine specific terms of coverage relating to your plan. Terms include covered procedures, applicable waiting periods, exclusions and limitations. **Your DPPO plan allows you to see any licensed dentist, but using an in-network dentist may minimize your out-of-pocket expenses.**

Cigna Dental PPO

<i>Network Options</i>	Total Cigna DPPO Network		<i>Non-Network: See Non-Network Reimbursement</i>	
Reimbursement Levels	Based on Contracted Fees		Based on Billed Charge	
Calendar Year Benefits Maximum Applies to: Class II, III & IX expenses	\$2,000		\$2,000	
Calendar Year Deductible Individual Family	\$100 \$300		\$100 \$300	
Benefit Highlights	<i>Plan Pays</i>	<i>You Pay</i>	<i>Plan Pays</i>	<i>You Pay</i>
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	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	80% After Deductible	20% After Deductible	80% After Deductible	20% 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	50% After Deductible	50% After Deductible	50% After Deductible	50% After Deductible

<p><i>Class IV: Orthodontia</i></p> <p>Coverage for Employee and All Dependents</p> <p>Lifetime Benefits Maximum: \$2,000</p>	<p>50% No Deductible</p>	<p>50% No Deductible</p>	<p>50% No Deductible</p>	<p>50% No Deductible</p>
<p><i>Class IX: Implants</i></p>	<p>50% After Deductible</p>	<p>50% After Deductible</p>	<p>50% After Deductible</p>	<p>50% After Deductible</p>
<p><i>Benefit Plan Provisions:</i></p>				
<p><i>In-Network Reimbursement</i></p>	<p>For services provided by a Cigna Dental PPO network dentist, Cigna Dental will reimburse the dentist according to a Fee Schedule or Discount Schedule. There is no balance billing for network dentist, which means that network dentists are not allowed to bill above the negotiated, discounted fees for covered services.</p>			
<p><i>Non-Network Reimbursement</i></p>	<p>For services provided by a non-network dentist, Cigna Dental will reimburse according to Billed Charge. There is the potential for balance billing by a non-network dentist, which means that the non-network dentist may bill you for any amount charged, but not paid by Cigna Dental.</p>			
<p><i>Cross Accumulation</i></p>	<p>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.</p>			
<p><i>Calendar Year Benefits Maximum</i></p>	<p>The plan will only pay for covered charges up to the yearly Benefits Maximum, when applicable. Benefit-specific Maximums may also apply.</p>			
<p><i>Calendar Year Deductible</i></p>	<p>This is the amount you must pay before the plan begins to pay for covered charges, when applicable. Benefit-specific deductibles may also apply.</p>			
<p><i>Pretreatment Review</i></p>	<p>Pretreatment review is available on a voluntary basis when dental work in excess of \$200 is proposed.</p>			
<p><i>Alternate Benefit Provision</i></p>	<p>When more than one covered Dental Service could provide suitable treatment based on common dental standards, Cigna will determine the covered Dental Service on which payment will be based and the expenses that will be included as Covered Expenses.</p>			
<p><i>Oral Health Integration Program®</i></p>	<p>The Cigna Dental Oral Health Integration Program offers enhanced dental coverage for customers with certain medical conditions. There is no additional charge to participate in 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.</p> <p>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.</p>			
<p><i>Timely Filing</i></p>	<p>Out of network claims submitted to Cigna after 365 days from date of service will be denied.</p>			
<p><i>Benefit Limitations:</i></p>				
<p>Missing Tooth Limitation</p>	<p>For teeth missing prior to coverage with Cigna, the amount payable is 50% of the amount otherwise payable until covered for 12 months; thereafter, considered a Class III expense.</p>			
<p>Oral Evaluations/Exams</p>	<p>2 per calendar year</p>			
<p>X-rays (routine)</p>	<p>Bitewings: 2 per calendar year</p>			

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.
Fluoride Application	1 per calendar year.
Sealants (per tooth)	Limited to posterior tooth. 1 treatment per tooth every 36 months .
Space Maintainers	Limited to non-orthodontic treatment for children under age 19.
Crowns, Bridges, Dentures and Partial	Replacement every 60 months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals.
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	Replacement every 60 months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals.

Benefit Exclusions:

Covered Expenses will not include, and no payment will be made for the following:

- Procedures and services not included in the list of covered dental expenses;
- Preventive Services: instruction for plaque control, oral hygiene and diet;
- 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, 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 Billed 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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