

Questions and Answers Regarding Coverage for Orthodontic Treatment

1. **Is it necessary for orthodontic treatment to be pre-authorized?** No. CIGNA Dental does not require pre-authorization for orthodontic evaluation, treatment plan and records, and appliance insertion (banding) for Interceptive or Comprehensive Treatment. However, it is strongly suggested that any claim over \$200.00 be submitted for a pre-treatment estimate prior to having the work completed. The estimate will be completed and returned to the provider. Use of the pre-treatment estimate eliminates guesswork as to what will or will not be covered under the Plan.
2. **Which orthodontic services are covered?** The following procedures are covered services under the Plan:
 - Ortho Evaluation and Treatment Plan
 - Removable and/or fixed appliance insertion for Interceptive Treatment (Phase I)
 - Fixed appliance insertion for Comprehensive Treatment (Phase II)
 - Interceptive and/or Comprehensive Treatment
 - Retention
3. **Which orthodontic services are not covered?** Orthodontic services which are not covered include, but are not limited to the following:
 - Cosmetic appliances
 - Appliances to guide minor tooth movement
 - Removable appliances as part of Comprehensive Treatment
4. **Is there a maximum treatment length?** No. There is not a maximum treatment length of treatment for orthodontia under your plan. If a treatment plan lasts 36 months, then benefits will be paid for the 36 months or until the lifetime maximum is met, whichever comes first.
5. **Is there coverage for a member if he/she is receiving orthodontic care at the time of enrollment or at the time the benefit is added to the Plan?** Yes. There is coverage for a member who is already in treatment on the effective date of treatment. Benefits are calculated in the following manner:
 - The original treatment plan must be submitted by the provider, which should include the total months of treatment, total fee, banding date, amount of down payment and amount of monthly payment.
 - CIGNA Dental will deduct the down payment and any monthly payments that have been made prior to your effective date with CIGNA Dental. For example:
 - Total case fee \$3,400.00
 - 24 months of treatment
 - Treatment started 10.1.01
 - Down payment \$700.00
 - Monthly payments \$75.00 per month
 - Number of months paid before effective date with CIGNA Dental = 12 (12 x \$75 = \$900.00)
 - Plan pays 50% to a lifetime maximum of \$1,500.00

\$3,400 less \$700 (down payment) less \$900.00 (12 monthly payments) = \$1,800 remaining to be paid after the effective date. The plan would pay 50% of \$1,800 or \$900 under the plan after the effective date. The \$900 would be payable at \$75.00 per month over the remaining 12 months left of the treatment plan.

Orthodontic payments are made quarterly, so the member or provider would receive \$75.00 per month multiplied by 3 @ 50% = \$112.50 per quarter until the \$900.00 liability is met.