

# Concordia Health Plan 2022 Bundled Dental At-a-Glance

(Reflects Member's Responsibility)

| Dental Benefits — Administered by Cigna Dental  |   |  |
|---|---|--|
| Annual Deductible   |   |  |
|   | Total Cigna DPPO Network Cost   | Non-Network Cost Allowance   |
| Individual Deductible Maximum   | Individual: \$100   | Individual: \$100  |
| Family Deductible Maximum   | Family: \$300   | Family: \$300  |
| Annual Maximum per Person   | \$1,500   | \$1,500  |
| Preventive, Basic, Major and Orthodontics   |   |  |
|   | Total Cigna DPPO Network Cost   | Non-Network Cost Allowance   |
| <b>Preventive Care</b><br><i>X-rays, Exams, Cleanings, Sealants</i>                                     | 0%, no deductible   | Plan pays 100% of 90% of R&C* amount (no deductible);<br>Member pays remaining amount of billed charges. |
| <b>Basic Care</b><br><i>Extractions, Amalgams, Restorations, Endodontics, Periodontics, Anesthetics</i> | 20% after deductible  | Plan pays 80% of 90% of R&C* amount after deductible;<br>Member pays remaining amount of billed charges. |
| <b>Major Care</b><br><i>Crowns, Bridges, Implants, Dentures, Oral Surgery</i>                           | 20% after deductible  | Plan pays 80% of 90% of R&C* amount after deductible;<br>Member pays remaining amount of billed charges. |
| <b>Orthodontic Care</b>   | 50% after deductible; \$1,500 lifetime maximum/individual paid by plan. | Plan pays 50% of 90% of R&C* amount after deductible;<br>Member pays remaining amount of billed charges. |

\*Reasonable & Customary (R&C) - The R&C Allowance is described as a percentile, meaning that Cigna reimburses treatment costs up to the amount charged by that percentile of the dentists in the area. This is also known as Usual, Customary, and Reasonable (UCR).

**Note:** Providers enrolled in the Total Cigna DPPO network are considered network providers. This network is made up of two smaller networks: Cigna DPPO Advantage and Cigna DPPO. Cigna DPPO Advantage providers have agreed to deeper discount resulting in less out-of-pocket expenses for you. Cigna DPPO providers have still agreed to provide discounts, just not as deep as Cigna DPPO Advantage.

This dental option is offered with Option A-E and Option HDHP.

#### Legal Disclaimer

This document is a brief outline of benefits provided by the Concordia Health Plan option referenced above. While every effort has been made to provide accurate information, please refer to the CHP official plan document and the appropriate CHP Schedule for more detailed information.