

# Concordia Health Plan 2023 Bundled Dental (BCBS & UMR) 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> <i>X-rays, Exams, Cleanings, Sealants</i>	0%, no deductible	Plan pays 100% of 90% of R&C* amount (no deductible); Member pays remaining amount of billed charges.
<b>Basic Care</b> <i>Extractions, Amalgams, Restorations, Endodontics, Periodontics, Anesthetics</i>	20% after deductible	Plan pays 80% of 90% of R&C* amount after deductible; Member pays remaining amount of billed charges.
<b>Major Care</b> <i>Crowns, Bridges, Implants, Dentures, Oral Surgery</i>	20% after deductible	Plan pays 80% of 90% of R&C* amount after deductible; 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; 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.*