

Concordia Health Plan 2023 Dental Basic Plan 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: \$300
Family Deductible Maximum	There is no Family Deductible Maximum	There is no Family Deductible Maximum
Annual Benefit Maximum per Person	\$1,000, does not include preventive care	\$1,000, does not include preventive care
Preventive, Basic, Major and Orthodontics		
	Total Cigna DPPO Network Cost	Non-Network Cost Allowance
Preventive Care <i>X-rays, Exams, Cleanings, Sealants</i>	0%, no deductible	Plan pays 100% of MAC*. No deductible. Member pays remaining amount of billed charges.
Basic Care <i>Extractions, Amalgams, Restorations, Endodontics, Periodontics, Anesthetics</i>	20% after deductible	After deductible, Plan pays 80% MAC*. Member pays remaining amount of billed charges.
Major Care <i>Crowns, Bridges, Implants, Dentures, Oral Surgery</i>	Not Covered	Not Covered
Orthodontic Care	Not Covered	Not Covered

*MAC (Maximum Allowable Charge) means that Cigna calculates the non-network payment based on the coinsurance coverage and the contracted fees they would pay a network dentist in that same area.

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 the Healthy Me and Whole Health options as well as Select HMO-C and Select HMO-C 2000.

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.