

FREQUENTLY ASKED QUESTIONS ABOUT CIGNA DENTAL PLANS

Q: WHICH PLAN COST LESS?

A: The DMO has a lower premium and will, therefore, cost less each month. The DHMO provides dental services at an associated copay, the copay depends on the procedure and more complicated procedures have higher copayments. The Dental PPO has a higher monthly premium and benefits are paid on a percentage basis with most procedures being subject to a deductible.

Q: WHICH PLAN IS BETTER?

A: Both plans will provide for preventative and maintenance care. The better plan for an individual depends on their needs and preferences. The DPPO offers a larger choice of providers and fewer restrictions. The DHMO offers unlimited coverage but restricts participants to a smaller network and requires referrals for specialty care.

Q: WHICH PLAN COVERS BRACES?

A: Both plans cover braces for children and adults. The PPO limits coverage to a \$1500 lifetime maximum, per person. The DHMO coverage is unlimited but may require additional payment if extended beyond 24 months.

Q: I HAVE VERY FEW DENTAL PROBLEMS, WHICH PLAN IS BETTER FOR ME?

A: Both plans cover preventative/routine dental care. The DHMO has no copayment for most preventative care. The DPPO covers this care at 80%.

Q: I KNOW THAT I WILL NEED EXTENSIVE DENTAL WORK WITHIN THE NEXT 12 MONTHS, WHICH PLAN WOULD PROVIDE THE MOST BENEFIT?

A: Both plans provide coverage for major/restorative dental work. The DPPO plan benefits are limited to \$1000 per person/per calendar year. The DHMO has no calendar year limit. A participant can have unlimited procedures, as long as they can make the copayments.

Q: WHICH PLAN PROVIDES BETTER COVERAGE FOR SMALL CHILDREN?

A: Both plans will cover the services of a Pedodontist. The DHMO requires participants to obtain one referral to a pedodontist that will be good until the child is 7. The DPPO does not require any referrals.

Q: I LIKE MY DENTIST AND WILL NOT CONSIDER CHANGING, MY DENTIST IS NOT ON YOUR DHMO LIST, HOW CAN I CONTINUE TO SEE HIM/HER?

A: The DHMO does require participants to use only network dentists. Anyone who is concerned about staying with a particular provider should consider the DPPO if that provider is not on the DHMO list.