Dental PPO/orthodontics in progress.

Cigna Healthcare Dental.

In the middle of orthodontic treatment? Switching to a Dental PPO (DPPO) plan? Your new DPPO coverage may help pay some of your orthodontic costs.

Q: What is "orthodontics in progress"?

A: It's when you start orthodontic treatment with one carrier. Then you switch to a DPPO plan before your orthodontic care is done. Your treatment is still "in progress." And your Cigna Healthcare plan may cover it.*

Q: Do I have coverage for orthodontics in progress under my new plan?

A: You could qualify for coverage if your teeth are being actively moved (by bands or appliances, such as braces) when your coverage starts. Your DPPO coverage depends on your specific plan's limitations. **Please note:** The terms of the contract you signed with your orthodontist don't change. You're still responsible for the orthodontist's total charge.

Q: How much is my benefit amount?

A: Your benefit amount is determined by:

- Your plan's coinsurance level for orthodontia
- The months of active treatment you have left when your DPPO plan starts

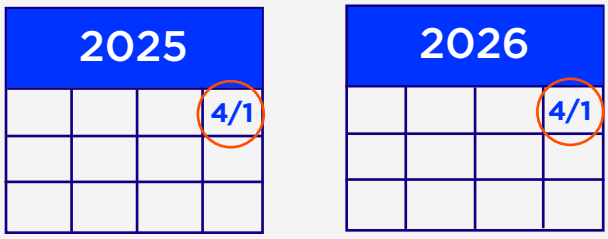
After you enroll, your orthodontist should send these items to your claim office:

- The original treatment plan showing the total months of active treatment
- The orthodontist's total fee
- The banding date

Here's how it works:

- Your plan takes effect
- Coinsurance is applied to your orthodontist fee – see example
- You pay the balance
- Your plan contributes to your costs until the lifetime orthodontia maximum has been met. Or until active treatment is done. (Whichever comes first.)

Orthodontics in progress example**



24 months of active treatment started 4/1/25

On 4/1/26, the patient's DPPO plan takes effect

12 months of active treatment are left

In this example, the plan would pay 50% of the monthly orthodontic payments. The remaining 12 months of active treatment would be covered.

$120	x 50%	= $60
Patient's contracted rate for active treatment per month	Patient's DPPO plan pays 50% to a lifetime orthodontia maximum of $1,500	Patient's contracted rate for active treatment per month for 12 months

The total is **$720**

The $1,500 maximum has not been met. But plan contributions stop because active treatment is done. The patient pays any remaining balance owed to the orthodontist.

872004 e 11/25

Q: How will my DPPO plan pay the orthodontist?

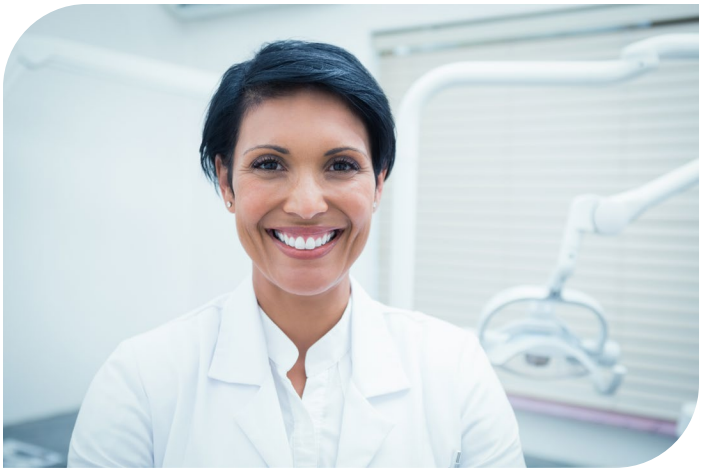
A: Your plan will pay your orthodontist quarterly. If you've prepaid your bill, we can pay you directly.*

Q: What about non-orthodontic treatment in progress?

A: Your DPPO plan doesn't usually cover non-orthodontic treatment in-progress. This includes:

- Root canal treatment
- Crown and bridge work
- Dentures

You should finish this treatment under the guidelines of your prior dental plan. See your plan documents for more details.



Questions?

For live, 24/7/365, customer service, call us at **800.Cigna24 (800.244.6224)**. Or visit us at **Cigna.com®**.

*Not all plans include orthodontic coverage. Depending on your plan design, some charges may not qualify for payment. The following services are generally not covered: Incremental costs associated with optional/elective materials; orthognathic surgery and associated incremental costs; appliances to guide minor tooth movement; appliances to correct harmful habits; and services which are not typically included in orthodontic treatment. See your plan documents for details.

**For illustrative purposes only. Your actual plan coverage and out-of-pocket costs will vary.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group. All pictures are used for illustrative purposes only.

872004 e 11/25 © 2025 Cigna Healthcare. Some content provided under license.