

Newport-Mesa USD	Cigna		
2022 - 23 Dental Plan Options All Members	Dental HMO Network	Dental PPO Plan	
	Network Only	In-Network	Out-of-Network
	Cost with Cigna Dental Care	Based on Reduced Contracted Fee Schedule	Reimburse according to 80% Reasonable and Customary ("R&C") Allowances, the dentist may balance bill up to their usual fees.
DEDUCTIBLES/MAXIMUMS			
Calendar Year Deductible (Ind / Fam)	None	\$50 / \$150	\$50 / \$150
Calendar Year Maximum Reimbursement Fee (Individual)	None	\$2,000	\$1,000
DENTAL SERVICES			
Office Visits	Managed Care	Self Referral	Self Referral
	Select Primary Care HMO Network Dentist	Select Cigna PPO Contracted Dentist	Select Non-Contracted Dentist
PREVENTIVE CARE			
Exams / Routine Prophylaxis	2 per year 100% covered	2 per year 100% covered	2 per year, Cigna pays 100% of the "R&C"
Bitewing X-rays	2 per year 100% covered	2 per year 100% covered	2 per year, Cigna pays 100% of the "R&C"
Full mouth and Panorex X-rays	1 every 3 calendar years, 100% Covered	1 every 3 calendar years, 100% Covered	1 every 3 calendar years, Cigna pays 100% of the "R&C"
Premiums			
Full-Time Employees	No Monthly Payroll Deduction	Pays Monthly Payroll Deduction, see Rate Chart	Pays Monthly Payroll Deduction, see Rate Chart
Dental Procedures			
Minimal	No Charge	20% charge after Ded has been met	20% charge after Ded has been met, Cigna pays 80% of "R&C"
Restorative	Charges apply, reference Patient Charge Schedule (PCS)	20% charge after Ded has been met	20% charge after Ded has been met, Cigna pays 80% of "R&C"
Fluoride	No Charge, 2 per calendar year	No charge, 1 per year under the age of 19.	Cigna pays 100% of "R&C" 1 per year under the age of 19.
Sealants	No charge, no limit per calendar year	No charge, 1 treatment per tooth every 3 years.	Cigna pays 100% of "R&C", 1 treatment per tooth every 3 years.
Crowns and Inlays	Replacement every 5 years	Replacement every 5 years	Replacement every 5 years
Athletic Mouth Guard	One per calendar year, \$110 co-pay	Not Covered	Not Covered
Orthodontic	Charges apply, reference Patient Charge Schedule (PCS)	50% of Cigna PPO contracted fee with \$1,000 lifetime maximum	50% of Cigna PPO "R&C" fee \$1,000 lifetime maximum
<p>Note: This is a snapshot summary for comparison and general information, it is not intended to replace the Summary of Benefit Coverage. For more plan specifics see Newport-Mesa USD's insurance certificate, Summary of Benefit Coverage at www.nmusd.us/benefits. Or from the contact information listed in the front of the Benefit Book.</p>			

More Information:

Cigna Dental Treatment Cost Estimator For Dental HMO and PPO Customers

You can estimate a plan for your dental care costs using Treatment Cost Estimation on mycigna.com. This user friendly web-based tool allows you to get dental estimates based on your specific plan design and geographic location. This tool is flexible, enabling you to get estimates at a procedure or treatment level. A treatment level estimate is usually more accurate because it represents a group of procedures used to treat or resolve a specific dental condition or disease. This gives you a better understanding of what you may pay when you visit the dentist.

Convenience at your fingertips

For Dental PPO Customers

Online tools available on myCIGNA.com and myCigna mobile app. These tools include:

Brighter Score™, Dental Office reviews and comparisons, Online appointment scheduling, Enhanced search and transparent pricing, Easy Access.

More information on all listed above at www.nmusd.us/benefits