

**Dental Plan 1 - Deductible and Benefit Maximum**

	<b>DPPO Dentist</b>	<b>Out-of-Network*</b>
<b>Deductible</b>	\$25 per benefit year**	

<b>Benefit Maximum (Dental)</b>	\$1,000 per benefit year**	
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**Plan 1 - Type I Benefits - Diagnostic and Preventive Services**

<b>Benefit</b>	100% (no deductible)	
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<b>Covered Services</b>	Routine Exam (2 per calendar year) Cleaning (2 per calendar year) Routine X-rays (2 per calendar year) Full Mouth/Panoramic X-rays (1 per 3 year period)	
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**Plan 1 - Type II Benefits - Basic Services**

<b>Benefit</b>	50% after deductible	50% after deductible
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<b>Covered Services</b>	Fillings Endodontics/Root Canal Therapy Periodontics (major and minor) Simple and Surgical Extractions Stainless Steel Crowns	
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**Vision Benefit\*\*\***

<b>Exam</b>	\$100 Allowance (all vision expenses combined, per Plan Year)	
<b>Lenses / Contacts / Frames</b>		

**Plan 1 – Dental/Vision Rate**

**\$15.20 per member per month**

\* Using an Out-of-Network dentist may result in higher out-of-pocket expenses for you. Cigna has negotiated discounts on services provided by Cigna DPPO dentists. DPPO providers are required to "write off" any difference in their normal charges for a service and the negotiated fee. Benefits paid for out-of-network dentists, are based on Cigna's Maximum Allowable Charge which is set at the 90<sup>th</sup> percentile of what is charged by dentists in their area. Out-of-network dentists are free to bill the member for any amounts exceeding the Maximum Allowable Charge.

\*\* Deductible and benefit maximum reset on September 1<sup>st</sup>

\*\*\*No vision provider network. Member may use any vision provider.

**Please note: Cigna processes dental/vision insurance claims and provides customer service. ID cards for the dental/vision plan are produced by Ascension/Summit.**

**Important Information about Your Dental/Vision Benefits**

➤ **Customer Service** at Cigna is available to answer questions from members or providers regarding benefits and claim status.

Dental Phone: 1-800-244-6224

Vision Phone: 1-877-478-7557

➤ **Plan info**, including forms, contacts and online claim status can be accessed at [www.mycigna.com](http://www.mycigna.com).

➤ **You will save money and stretch your dental benefit dollars** by using a Cigna DPPO Advantage or DPPO network provider when available.

➤ **Dental Provider look up** is available on the Cigna website at <http://hcpdirectory.cigna.com/web/public/providers>.

➤ **Claims** can be submitted by the provider or the member using a universal claim form.

➤ **Claims should be submitted to Cigna at:**

Address: Catholic Volunteer Network Claims  
 Cigna – Dental/Vision Claims  
 PO Box 182223  
 Chattanooga, TN 37422-7223

➤ **A pretreatment estimate** can be requested by asking your provider to submit the proposed services to be billed prior to receiving the service. Pretreatment estimates are sent to the claims address.

➤ **Vision Benefits** are on a reimbursement basis. A claim form must be submitted with an itemized receipt. Exam and/or hardware (glasses, contacts) are eligible for a combined maximum of \$100 per plan year.