

Shelby County Government - Covered Dental Services

Below is a comparison of your deductibles, copays, and share of coinsurance for 20201 under the available dental options. The benefits listed are a sample of frequently utilized dental treatments.

Cigna Dental Care (Prepaid / DHMO) option - for a complete list of copays, please refer to the Patient Charge Schedule (PCS). In order to receive coverage for dental services, members **must select an in-network General Dentist (NGD)**. If a member is out of the service area or unable to contact their General Dentist, emergency care only can be rendered by an out-of-network dentist for the copays listed in the PCS. After the appointment, the member can request payment from Cigna. Members can ask for the difference between the fee and normal copay up to a total of \$50 per incident.

Cigna DPPO option - in-network charges by Cigna DPPO providers are based on their contracted fees. The in-network providers have agreed not to charge members or the plan more than their contracted fee schedule. When a member receives dental services from an out-of-network provider, the out-of-network provider will be paid by the plan for covered procedures according to the corresponding coinsurance. The member is then responsible for all other charges by the out-of-network provider, which may result in additional member cost share.

Covered Services	Cigna Dental Care (Prepaid / DHMO) Option	Cigna DPPO Option	
	General & Specialist Dentist	In-Network	Out-of-Network
Annual Deductible	None	\$50 single; \$150 family, per plan year ⁽¹⁾	
Annual Maximum Benefit	None	\$2,000 per person, per policy year	
Reimbursement Level	Patient Charge Schedule (PCS)	Based on Contracted Fees	Maximum Allowable Charge
Pre-existing Conditions	Covered	Covered	
Office Visit	\$5 Copay	No Charge	
Preventative and Diagnostic			
Periodic Oral Evaluation	No Charge	100%	100%
Routine Cleaning - Adult	No Charge	100%	100%
Routine Cleaning - Child	No Charge	100%	100%
X-ray - Intraoral, Complete Series	No Charge	100%	100%
Minor Restorative			
Amalgam (silver) Filling Two Surfaces Permanent Teeth	\$28	80%	80%
Endodontics - Root Canal Therapy Molar (excluding final restoration)	\$595	80%	80%
Major Restorations - Porcelain/Ceramic Crowns	\$520 ⁽²⁾	80%	80%
Extraction of Erupted Tooth (minor oral surgery)	\$64	80%	80%
Removal of Impacted Tooth - Complete Bony (complex oral surgery)	\$300	80%	80%
Major Restorative			
Dentures - Complete Upper	\$450	50% ⁽³⁾	50% ⁽³⁾
Orthodontics			
Orthodontics - Up to 19th Birthday	\$103 monthly copay for treatment equal or less than 24 months. Then, full charge	50% ⁽³⁾	50% ⁽³⁾
Orthodontics - Adults	\$141 monthly copay for treatment equal or less than 24 months. Then, full charge	Not Covered	
Annual Deductible	None	None	
Lifetime Maximum - Up to 19th Birthday	\$2,472 copay (\$103 x 24 months) for treatment fee only. Then, member pays full charge after initial 24 months ⁽⁴⁾	\$1,500 ⁽⁴⁾	
Lifetime Maximum - Adults	\$3,384 copay (\$141 x 24 months) for treatment fee only. Then, member pays full charge after initial 24 months ⁽⁴⁾	Not Covered	
Waiting Period	None	12 Months	
Age Limit	None	Up to Age 19	

Dental Premium Per Pay Period	
Cigna Dental Care (Prepaid / DHMO) Option	Cigna DPPO Option
Employee Only: \$5.14	Employee Only: \$14.03
Employee + 1 Dependent: \$8.73	Employee + 1 Dependent: \$26.19
Employee + 2 or More Dependents: \$13.35	Employee + 2 or More Dependents: \$44.60

(1) Does not apply to diagnostic and preventative benefits

(2) Member may be charged additional amounts based on the type of material the dentist uses for the restoration, please refer to PCS

(3) A 12 month waiting period applies before benefits are available to new members

(4) Active Orthodontic treatment will apply to the lifetime max. If a member started orthodontic treatment under a different plan, then switched to the Cigna Dental plan before their orthodontic care is done, treatment is still "in progress." The benefit amount from Cigna is determined by the months of active treatment the member has left when their new plan starts.