

Concordia Health Plan 2025 Dental Premium Plan At-a-Glance

(Reflects Member's Responsibility)

Dental Benefits Administered by Cigna Dental		
Annual Deductible		
	Total Cigna DPPO Network Cost	Non-Network Cost Allowance
Individual Deductible Maximum	Individual: \$50	Individual: \$150
Family Deductible Maximum	Family: \$150	There is no family deductible maximum.
Annual Benefit Maximum per Person	\$1,500 (does not include preventive care)	\$1,000 (does not include preventive care)
Progressive Maximum Benefit <i>(Have one Preventive Care Exam in prior year and \$300 will be added to current year's Annual Benefit Maximum, up to three years.)</i>	Year 2: \$1,800 Year 3: \$2,100 Year 4: \$2,400	Year 2: \$1,300 Year 3: \$1,600 Year 4: \$1,900
Preventive, Basic, Major and Orthodontics		
	Total Cigna DPPO Network Cost	Non-Network Cost Allowance
Preventive Care <i>X-rays, Exams, Cleanings, Sealants</i>	0% no deductible	Plan pays 100% of 80% of R&C* amount. Member pays remaining amount of billed charges. No deductible.
Basic Care <i>Extractions, Amalgams, Restorations, Endodontics, Periodontics, Anesthetics</i>	10% after deductible	After deductible, plan pays 80% of 80% of R&C* amount. Member pays remaining amount of billed charges.
Major Care <i>Crowns, Bridges, Implants, Dentures, Oral Surgery</i>	40% after deductible	After deductible, plan pays 50% of 80% of R&C* amount. Member pays remaining amount of billed charges.
Orthodontic Care	50% after deductible \$2,000 lifetime maximum per covered individual paid by Plan	After deductible, plan pays 50% of 80% of R&C* amount. Member pays remaining amount of billed charges

**Reasonable & Customary (R&C) - The R&C Allowance is described as a percentile, meaning that Cigna reimburses treatment costs up to the amount charged by that percentile of the dentists in the area. This is also known as Usual, Customary, and Reasonable (UCR).*

Note: Providers enrolled in the Total Cigna DPPO network are considered network providers. This network is made up of two smaller networks: Cigna DPPO Advantage and Cigna DPPO. Cigna DPPO Advantage providers have agreed to deeper discount resulting in less out-of-pocket expenses for you. Cigna DPPO providers have still agreed to provide discounts, just not as deep as Cigna DPPO Advantage.

This dental option is offered with the Healthy Me, Premium Plus, and Whole Health options as well as Select HMO-C and Select HMO-C 2000.

Legal Disclaimer

This document is a brief outline of benefits provided by the Concordia Health Plan option referenced above. While every effort has been made to provide accurate information, please refer to the CHP official plan document and the appropriate CHP Schedule for more detailed information.