

# CIGNA DENTAL PROVIDES ALTERNATE BENEFIT PROVISIONS

Cigna Global Health Benefits



As a customer of a Cigna Global Health Benefits® (CGHB) Dental Plan, we want to inform you of a possible change you may notice on your Explanation of Benefits (EOBs) for dental services performed within the United States. If more than one dental service can provide treatment for a dental service, Cigna will cover the lower cost option, or alternate benefit. If you wish to use a higher cost option, you'd be responsible for the difference in cost.

If an alternate benefit provision is applied to your claim, in the remarks code section of your EOB you will see remarks that identify the performed service as well as the corresponding alternate benefit provision that has been applied. You will be responsible for the cost difference between the two in addition to your copay, deductible or coinsurance.

To help mitigate against possible larger than expected bills, we continue to encourage you and your providers to take advantage of the predetermination of benefits service prior to starting a dental treatment. If a treatment plan is submitted for predetermination, you will be notified if there are any alternate benefits for the treatment plan and have an opportunity to discuss any changes to your treatment plan with your provider or continue with the more costly service. If you choose to accept the more costly service, your EOB will display the performed service as well as the alternate benefit that was applied.

Simply stated, alternate benefit provisions along with predetermination offers you the opportunity to review your treatment plan with your dental provider and gives you the option to pay out-of-pocket for a higher cost service or accept the Cigna covered service.



## What are alternate benefit provisions?

When more than one dental service can provide suitable treatment (based on common dental standards), Cigna will cover the lowest cost option. If the customer requests or accepts a more costly covered service, they will be responsible for expenses that exceed the amount covered for the least costly service. Examples of procedures that commonly use alternate benefits include fillings, bridgework and crowns.

**Together, all the way.®**



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