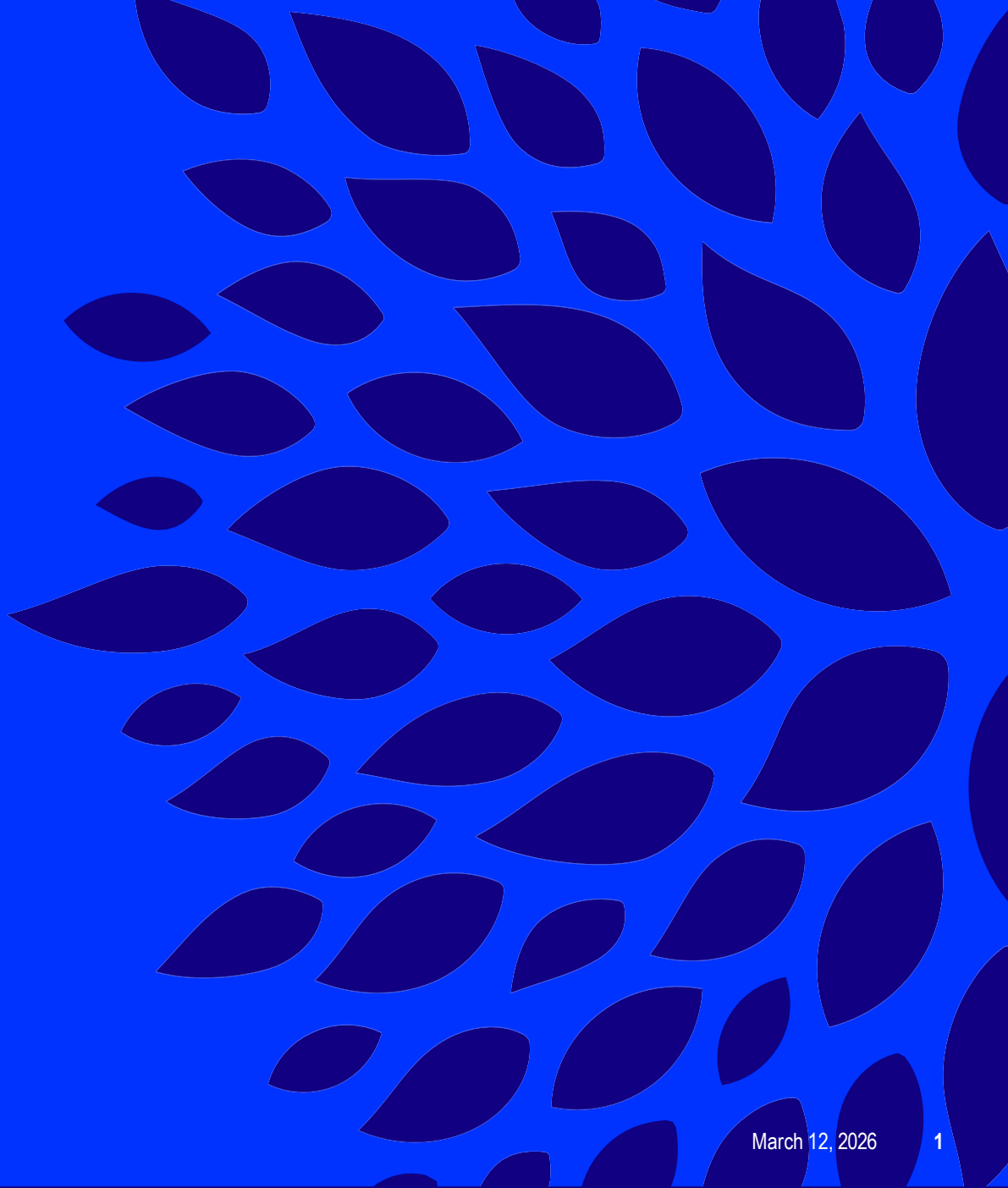


Cherokee County Board of Education



Your access: Thousands of dentists, one directory



Cigna Total Network provides access to a **large number** of dentists and offers deep **discounts** on covered services



All participating dentists are consolidated into **one directory**, which you can easily search online at [Cigna.com](https://www.cigna.com)[®]



This means **convenience and savings** for you

Receiving Care In-Network vs. Out-of-Network

	In-Network	Out-of-Network
Access deep negotiated discounts on services.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Providers are assessed for quality of care and to ensure charges are reasonable compared to their regional peers .	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I can access verified patient reviews on myCigna.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Provider can charge me, called balance billing, for the difference between their charged amount and what my plan pays.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
My provider is required to file claims on my behalf.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Plan and budget for dental care cost by accessing procedure costs, specific to your plan, on myCigna.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

What is balance billing?

Balance billing happens when a dentist who isn't in your plan's network charges more than your plan pays. Balance billing is a risk when you get services from an out-of-network dentist, so it helps to understand the difference between in-network and out-of-network dentists.

Understanding non-network benefits and costs.

If choosing to visit a non-network dentist, the plan you choose will affect how much you pay out-of-pocket.

Sue is on the **Low Plan** and needs a porcelain crown.

In-network benefits are based on the plan's coinsurance level and the contracted fees negotiated between Cigna and the provider.

- Sue's cost in-network: \$\$

Out-of-Network benefits are calculated based on the **90th percentile of submitted charges** within their provider's zip code.

- Sue's cost out-of-network: \$\$\$

Joe is on the **High Plan** and needs a porcelain crown.

In-network benefits are based on the plan's coinsurance level and the contracted fees negotiated between Cigna and the provider.

- Joe's cost in-network: \$

Out-of-Network benefits are calculated based on the **90th percentile of submitted charges** within their provider's zip code.

- Joe's cost out-of-network: \$\$

Sara is on the **High PPO Plan** and needs a porcelain crown.

In-network benefits are based on the plan's coinsurance level and the contracted fees negotiated between Cigna and the provider.

- Sara's cost in-network: \$

Out-of-Network benefits are calculated based on the **Maximum Allowable Charge** within their provider's zip code.

- Sara's cost out-of-network: \$\$\$\$

Scenario 1: Sue's Crown

Sue is on the Low Plan and needs a porcelain crown. Below is an example of her costs going in versus out-of-network.

In-Network

Using myCigna, Sue found a highly rated in-network provider. Her provider has negotiated a fee for this service at \$1,020. Since a crown is a class III service on her plan, Sue is responsible for 70%.

Her total cost is estimated at **\$714.**

Out-of-Network

Sue uses an out-of-network provider to receive a crown. Her provider bills \$1,600 for the crown. The maximum that her plan will pay for an out-of-network crown is \$1,581. Sue is responsible for 70% of the cost for the crown + her provider may balance bill her for the remaining amount.

Her total cost could be up to **\$1,126.**

Scenario 2: Joe's Crown

Joe is on the High Plan and needs a porcelain crown. Below is an example of his costs going in versus out-of-network.

In-Network

Using myCigna, Joe found a highly rated in-network provider. His provider has negotiated a fee for this service at \$1,020. Since a crown is a class III service on his plan, Joe is responsible for 50%.

His total cost is estimated at **\$510.**

Out-of-Network

Joe uses an out-of-network provider to receive a crown that bills \$1,600 for the crown. The maximum that his plan will pay for an out-of-network crown is \$1,581. Joe is responsible for 50% of the cost for the crown + his provider may balance bill him for the remaining amount.

His total cost could be up to **\$810.**

Scenario 3: Sara's Crown

Sara is on the Network Plan and needs a porcelain crown. Below is an example of her costs going in versus out-of-network.

In-Network

Using myCigna, Sara found a highly rated in-network provider. Her provider has negotiated a fee for this service at \$1,020. Since a crown is a class III service on her plan, Sue is responsible for 50%.

Her total cost is estimated at **\$510.**

Out-of-Network

Sara uses an out-of-network provider to receive a crown. Her provider bills \$1,600 for the crown. On the High PPO Plan, the maximum that her plan will pay for an out-of-network crown is \$631. Sara is responsible for 50% of the cost for the crown + her provider may balance bill her for the remaining amount.

Her total cost could be up to **\$1,286.**