



Dental Frequently Asked Questions (FAQs)

QUESTION: I did not know Delta Dental was no longer administering the Flexible Benefits program Dental PPO plan options. When was this change made, and who is administering the Dental PPO plan options?

ANSWER: Cigna was awarded the contract to administer the Dental PPO plan options effective January 1, 2023.

QUESTION: How were employees and participants notified of the change to Cigna?

ANSWER: The change from Delta Dental to Cigna was announced in the 2023 *You Decide* booklet, in email communications sent by GaBreeze, postcards sent to Retirees, Leave Without Pay participants, and COBRA Beneficiaries, at the Benefit Fairs and on Team Georgia at <https://team.georgia.gov/benefits-expo-open-enrollment/>. Information was also provided to your employing entity.

QUESTIONS: Were there other changes made to the 2023 Dental PPO plan options?

ANSWER: Yes, there were enhancements made to the dental PPO plan options. See below.

- Calendar year maximum increased for the Select plan option (from \$500.00 to \$750.00)
- Orthodontia lifetime maximum will start over in 2023
- New dental mid option, Select Mid, was added
- Dental implant benefits are available under the Select Mid and Select Plus plan options
- Premiums decreased on the Select and Select Plus plan options

QUESTION: Where can I locate the 2023 Dental PPO coverage/benefits information?

ANSWER: Please reference the 2023 *You Decide* booklet, 2023 Summary Plan Description booklets, the virtual fair webpage at <https://team.georgia.gov/plan-year-2023-flexible-benefits-vendors/>, Team Georgia at <https://team.georgia.gov/benefits-expo-open-enrollment/>. You can also create an account on myCigna.com to access your Dental PPO benefits.

QUESTION: I did not receive my Cigna Dental PPO identification card (ID). How do I get an ID card?

ANSWER: You can contact Cigna at 888-764-0099, and the representatives can have a new card mailed to you. Also, you can open the myCigna App and navigate to ID cards. The App shows your card and allows you to print or share it with dentists via text or email. Please confirm and/or update your mailing address.

QUESTION: My dentist does not participate in Cigna’s Dental PPO network. How will my dentist be reimbursed, and will I be balance billed?

ANSWER: When you receive dental services from an out-of-network dentist or specialist, there is a limit to the amount of money that will be reimbursed. This amount is called the maximum reimbursable charge. Cigna reimburses out-of-network dentists and specialists at the 80th percentile of the maximum reimbursable charge. You may be balance billed by out of network dentists or specialists. To avoid balance billing, always use Cigna network dentists or specialists. Your dentist can submit a pre-treatment request to determine your benefit payment.

Question: My dentist does not participate in Cigna’s Dental PPO network. Can I nominate my out-of-network dentist to participate? If so, how?

ANSWER: Yes, you can nominate your out-of-network dentist or specialist. Submit a provider for recruitment by logging in to myCigna.com and selecting “Forms” at the bottom of the page. You should then select “Dental” to be directed to the appropriate form.

QUESTION: How do I find a Cigna network PPO general dentist and/or specialist in my area?

ANSWER: To locate a Cigna network dentist,

1. Call Cigna 24/7 at **888.764.0099**
2. If you are currently enrolled under the Cigna Dental plans, you may go to myCigna.com or the myCigna App and use the Find Care & Costs
3. If you are not already enrolled in a Cigna Dental plan, click the links below for each respective plan directory

DHMO

<https://hcpdirectory.cigna.com/web/public/consumer/directory/search?consumerCode=HDC041>

DPPO

<https://hcpdirectory.cigna.com/web/public/consumer/directory/search?consumerCode=HDC023>

QUESTION: Whom do I call if I have questions regarding my dental coverage?

ANSWER: Call Cigna at 888-764-0099. Cigna’s Customer Service is available 24/7, 365 days a year.