

### Dental Care 2020 Contract Process

- The dental contracts with Cigna and MetLife expire on December 31, 2020.
- By law, the state must put these contracts out to re-bid.
- This re-bidding **may** result in new dental vendors on 1/1/21. The vendors could stay the same. It will not be known until mid-2020.
- **If the vendors change and you have dental care in process that is not completed by 1/1/21, please be aware of the following:**

### Prepaid Dental Program (Cigna)

- If the vendor changes:
  - Benefits under the prior Cigna contract will be covered as follows when using an in-network dentist:
    - Coverage for completion of a dental procedure (other than orthodontics) which was started before 1/1/21 will be extended for 90 days unless you are dis-enrolled due to nonpayment of Premiums/Prepayment Fees.
    - Coverage for orthodontic treatment which was started before 1/1/21 will be extended to the end of the 1<sup>st</sup> quarter 2021, unless you are dis-enrolled due to nonpayment of Premiums/Prepayment Fees.
- If the vendor does not change:
  - Coverage for dental care in process under the prior Cigna contract will continue to be covered. The member copay for dental procedure codes could be different as of 1/1/21.

### Preferred Dental Program (MetLife)

- If the vendor changes:
  - Certain benefits in process under the prior MetLife contract will continue through January 31, 2021:
    - We will pay benefits for a 31 day period after your insurance ends for completion of root canal therapy if:
      - the Dentist opened into the pulp chamber before your insurance ends; and
      - the treatment is finished within 31 days after the date the insurance ends.
    - We will pay benefits for a 31 day period after your insurance ends for the completion of installation of a prosthetic device if:
      - the Dentist prepared the abutment teeth or made impressions before your insurance ends; and
      - the device is installed within 31 days after the date the insurance ends.
    - We will pay benefits for a 31 day period after your insurance ends for the completion of installation of a Cast Restoration if:
      - the Dentist prepared the tooth for the Cast Restoration before your insurance ends; and
      - the Cast Restoration is installed within 31 days after the date the insurance ends.
  - Benefits for orthodontic care in process will end as of December 31, 2020.
  - Waiting periods satisfied under the MetLife contract will carry forward to the new vendor's contract.
- If the vendor does not change:
  - Coverage for dental care in process under the prior MetLife contract will continue to be covered under the new contract. How much you pay for dental procedures could be different as of 1/1/21.

