Cigna Dental Benefit Summary Houston ISD Plan Renewal Date: 01/01/2024



Insured by: Cigna Health and Life Insurance Company

This material is for informational purposes only and is designed to highlight some of the benefits available under this plan. Consult the plan documents to determine specific terms of coverage relating to your plan. Terms include covered procedures, applicable waiting periods, exclusions and limitations. Your plan allows you to see any licensed dentist, but using an in-network dentist may minimize your out-of-pocket expenses.

	Cigna Dental	Choice Plan			
Network Options	In-Network: Total Cigna DPPO Network Based on Contracted Fees \$2,000 \$50 \$150		Out-of-Network: See Non-Network Reimbursement Maximum Reimburseble Charge \$2,000 \$50 \$150		
Reimbursement Levels					
Calendar Year Benefits Maximum Applies to: Class I, II, III & IX expenses Calendar Year Deductible					
Endevidual Family					
Benefit Highlights	Plan Pays	You Pay	Plan Pays	You Pay	
Class I: Diagnostic & Preventive Oral Evaluations Prophylaxis: routine cleanings X-rays: routine X-rays: mon-coutine Fluoride Application Scalants: per tooth Space Maintainers: non-orthodontic Emergency Care to Relieve Pain (Note: This service is administrated at the in network coinsurance level.)	100% No Deductible	No Charge	No Deductible	No Charge	
Class II: Basic Restorative Restorative: fillings Endodontics: minor and major Periodontics: minor and major Oral Surgery: minor and major Anosthesia: general and IV sedation Repairs: bridges, crowns and inlays Repairs: dentures Denture Relines, Rebases and Adjustments	80% After Deductible	20% After Deductible	80% After Deductible	20% After Deductible	
Class III: Major Restorative Inlays and Onlays Prosthesis Over Implant Crowns: prefabricated stainless steel / resin Crowns: permanent cast and porcelain Bridger and Dentures	50% After Deductible	50% After Deductible	50% After Deductible	50% After Deductible	
Class IV: Orthodontia Coverage for Employee and All Dependents Lifetime Benefits Maximum: \$2,000	50% No Deductible	50% No Deductible	50% No Deductible	50% No Deductible	
Class IX: Implants	50% After Deductible	50% After Deductible	50% After Deductible	50% After Deductible	
Benefit Plan Provisions:					
In-Network Reimbursement	For services provided by a Cigna Dental PPO network dentist, Cigna Dental will reimburse the dentist according to a Fee Schedule or Discount Schedule.				
Non-Network Reimbursement	For services provided by a non-network dentist, Cigna Dental will reimburse according to the Maximum Reimbursable Charge. The MRC is calculated at the 80th percentile of all provider submitted amounts in the geographic area. The dentist may balance bill up to their usual fees.				
Cross Accumulation	All deductibles, plan maximums, and service specific maximums cross accumulate between in and out of network. Benefit frequency limitations are based on the date of service and cross accumulate between in and out of network.				
Calendar Year Benefits Maximum	The plan will only pay for covered charges up to the yearly Benefits Maximum, when applicable. Benefit-specific Maximums may also apply.				
Calendar Year Deductible	This is the amount you must pay before the plan begins to pay for covered charges, when applicable. Benefit-specific deductibles may also apply.				
Pretreatment Review	Pretreatment review is available on a voluntary basis when dental work in excess of \$200 is proposed.				

Cigna Fee Schedule 2014

Sally C. Pipes

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cases but also statutes and the regulations of administrative agencies The Complete Guide to Human Resources and the Law brings you the most up to date information as well as practical tips and checklists in a well organized easy to use resource Population Health MD, MBA, George Mayzell, 2015-11-18 As healthcare moves from volume to value payment models and delivery systems will need to change their focus from the individual patient to a population orientation This will move our economic model from that of a sick system to a system of care focused on prevention boosting patient engagement and reducing medical expenditures This new focu The Affordable Care Act Purva H. Rawal, 2016-01-18 This is the first reference book to provide a detailed assessment of the Affordable Care Act explaining the realities and myths surrounding one of the most divisive political struggles in recent U S history The Affordable Care Act also known as Obamacare is one of the most controversial and politicized topics in the United States today This timely book examines prominent claims about the legislation s drafting debate passage and implementation and discerns what is true and false about the law Each of the text's eight chapters delves into the common beliefs misinterpretations and myths surrounding the act tracing the history of the assertion and supporting or challenging its veracity through nonpartisan research and analyses Chapters begin with an objective look at the claim's origins with a brief focus on the person or group that conceived it and why then set about clarifying or debunking it using evidence from research studies and reports from authoritative sources Entries feature primary documents a further reading section and tables and graphs Topics include the impact on health care costs for families states and the federal government the effect of the Affordable Care Act on employer sponsored insurance and the role of health status on coverage under the Affordable Care Act Mandated Benefits Compliance Guide 2016 W/ Cd The Balser Group, 2016-01-04 Mandated Benefits 2016 Compliance Guide is a comprehensive and practical reference manual covering key federal regulatory issues that must be addressed by human resources managers benefits specialists and company executives in all industries This comprehensive and practical guide clearly and concisely describes the essential requirements and administrative processes necessary to comply with all benefits related regulations It covers key federal regulatory issues that must be addressed by human resources managers benefits specialists and company executives across all industries Mandated Benefits 2016 Compliance Guide includes in depth coverage of these and other major federal regulations Patient Protection and Affordable Care Act PPACA Health Information Technology for Economic and Clinical Health HITECH ActMental Health Parity and Addiction Equity Act MHPAEA Genetic Information Nondiscrimination Act GINA Americans with Disabilities Act ADA Employee Retirement Income Security Act ERISA Health Insurance Portability and Accountability Act HIPAA Heroes Earnings Assistance and Relief Tax Act HEART Act Consolidated Omnibus Budget Reconciliation Act COBRA Mandated Benefits 2016 Compliance Guide helps take the guesswork out of managing employee benefits and human resources by clearly and concisely describing the essential requirements and administrative processes necessary to comply with each regulation It offers suggestions for protecting employers against the most common litigation

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yourself and others more effectively Create a best team that understands and appreciates what they re doing and why Forge best partnerships through win win collaboration with vendors and customers that enhance the end user's experience Support the mission vision and values of the organization to generate returns that distinguish a best investment Make a difference in the world beyond the organization by becoming a best citizen Powerful case studies from Campbell's Soup Ernst Young Target Northern Trust and many others demonstrate the four principles of values based leadership in action and show how thinking beyond the corporation can trigger positive outcomes for both the company and the world Regardless of level or job title individuals can make a difference in their organization and beyond by embodying the essential traits of a great leader Becoming the Best offers a definitive actionable guide to show anyone how to apply in practice the principles of values based leadership personally and professionally making it an indispensable manual for the new wave of better leaders All of Harry s proceeds from the book sales are donated to the One Acre Fund in Africa Regulating Preimplantation Genetic Diagnosis in the United States M. Bayefsky, B. Jennings, 2015-01-20 Reproductive technology allows us to test embryos genes before deciding whether to transfer them to a woman's uterus Embryo selection raises many ethical questions but is virtually unregulated in the United States This comprehensive study considers the ethical medical political and economic aspects of developing appropriate regulation Social Isolation and Loneliness in Older Adults National Academies of Sciences, Engineering, and Medicine, Division of Behavioral and Social Sciences and Education, Health and Medicine Division, Board on Behavioral, Cognitive, and Sensory Sciences, Board on Health Sciences Policy, Committee on the Health and Medical Dimensions of Social Isolation and Loneliness in Older Adults, 2020-06-14 Social isolation and loneliness are serious yet underappreciated public health risks that affect a significant portion of the older adult population Approximately one quarter of community dwelling Americans aged 65 and older are considered to be socially isolated and a significant proportion of adults in the United States report feeling lonely People who are 50 years of age or older are more likely to experience many of the risk factors that can cause or exacerbate social isolation or loneliness such as living alone the loss of family or friends chronic illness and sensory impairments Over a life course social isolation and loneliness may be episodic or chronic depending upon an individual s circumstances and perceptions A substantial body of evidence demonstrates that social isolation presents a major risk for premature mortality comparable to other risk factors such as high blood pressure smoking or obesity As older adults are particularly high volume and high frequency users of the health care system there is an opportunity for health care professionals to identify prevent and mitigate the adverse health impacts of social isolation and loneliness in older adults Social Isolation and Loneliness in Older Adults summarizes the evidence base and explores how social isolation and loneliness affect health and quality of life in adults aged 50 and older particularly among low income underserved and vulnerable populations This report makes recommendations specifically for clinical settings of health care to identify those who suffer the resultant negative health impacts of social isolation and loneliness and target interventions to

improve their social conditions Social Isolation and Loneliness in Older Adults considers clinical tools and methodologies better education and training for the health care workforce and dissemination and implementation that will be important for translating research into practice especially as the evidence base for effective interventions continues to flourish Essentials of Health Care Marketing, Fourth Edition Eric N. Berkowitz, 2016-08-15 New Fifth Fund Sourcebook .1991 Edition of Essentials of Health Care Marketing coming in March 2021 Essentials of Health Care Marketing Fourth Edition will provide your students with a foundational knowledge of the principles of marketing and their particular application in health care Moreover the text offers a perspective on how these principles must shift in response to the changing The Way Out of Obamacare Sally C. Pipes, 2015-12-15 President environmental forces that are unique to this market Barack Obama has declared that his signature health reform law the Patient Protection and Affordable Care Act is here to stay But his days in the White House are numbered and the law has failed insurance premiums and deductibles have skyrocketed patients are losing access to doctors and economic growth has been crushed In this Broadside Sally C Pipes provides an actionable blueprint for health care reform this campaign season which the next president can implement on Day One This book provides a replacement plan for Obamacare one that will provide affordable accessible quality health care for ASSESSMENT OF SERVICE QUALITY IN HEALTH INSURANCE SECTOR A STUDY WITH SPECIAL all Americans REFERENCE TO CHENNAI CITY Dr. S.T.KRISHNEKUMAAR, Dr. K.S.MEENAKSHI SUNDARAM, ERISA: A Comprehensive Guide, 6th Edition Ferenczy, Cohen, Brian M. Pinheiro, 2020-12-02 The Sixth Edition of ERISA A Comprehensive Guide provides a thorough and authoritative analysis of the principal statutory provisions of the Employee Retirement Income Security Act of 1974 ERISA and the corresponding provisions of the Internal Revenue Code Code dealing with employee benefits It also discusses and explains the multitude of regulations rulings and interpretations issued by the Department of the Treasury the Internal Revenue Service the Department of Labor and the Pension Benefit Guaranty Corporation in explanation of ERISA the Code provisions relating to the requirements for tax gualified retirement plans and the subsequent legislation amending or supplementing ERISA and such Code provisions Cited by the Supreme Court ERISA A Comprehensive Guide discusses and explains the multitude of regulations rulings and interpretations issued by the Department of the Treasury the Internal Revenue Service the Department of Labor and the Pension Benefit Guaranty Corporation in explanation of ERISA and the subsequent legislation amending or supplementing ERISA ERISA A Comprehensive Guide has been updated to include The Setting Every Community Up for Retirement Enhancement SECURE Act of 2019 and the Coronavirus Aid Relief and Economic Security CARES Act of 2020 Discussion of improvements in the ability for plan sponsors to take advantage of electronic disclosure opportunities for participant notices and disclosures Updates to fiduciary duties and best practices based on litigation outcomes Analysis of the rising role of arbitration in the resolution of disputes between plan sponsors and participants Discussion of COBRA notice requirements due to COVID 19

rsuant to CARES Act Discussion of the impact of COVID 19 on union contracts and multiemployer plans Impact t on bankruptcy filings and procedures	of CARES

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Table of Contents Cigna Fee Schedule 2014

- 1. Understanding the eBook Cigna Fee Schedule 2014
 - The Rise of Digital Reading Cigna Fee Schedule 2014
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Cigna Fee Schedule 2014
 - Exploring Different Genres
 - o Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Cigna Fee Schedule 2014
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Cigna Fee Schedule 2014
 - Personalized Recommendations
 - o Cigna Fee Schedule 2014 User Reviews and Ratings

- Cigna Fee Schedule 2014 and Bestseller Lists
- 5. Accessing Cigna Fee Schedule 2014 Free and Paid eBooks
 - o Cigna Fee Schedule 2014 Public Domain eBooks
 - Cigna Fee Schedule 2014 eBook Subscription Services
 - Cigna Fee Schedule 2014 Budget-Friendly Options
- 6. Navigating Cigna Fee Schedule 2014 eBook Formats
 - o ePub, PDF, MOBI, and More
 - Cigna Fee Schedule 2014 Compatibility with Devices
 - Cigna Fee Schedule 2014 Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Cigna Fee Schedule 2014
 - Highlighting and Note-Taking Cigna Fee Schedule 2014
 - Interactive Elements Cigna Fee Schedule 2014
- 8. Staying Engaged with Cigna Fee Schedule 2014
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Cigna Fee Schedule 2014
- 9. Balancing eBooks and Physical Books Cigna Fee Schedule 2014
 - o Benefits of a Digital Library
 - Creating a Diverse Reading Collection Cigna Fee Schedule 2014
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Cigna Fee Schedule 2014
 - Setting Reading Goals Cigna Fee Schedule 2014
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Cigna Fee Schedule 2014
 - Fact-Checking eBook Content of Cigna Fee Schedule 2014
 - Distinguishing Credible Sources

- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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