

State of Tennessee Group Dental Insurance Programs

Treatment in Progress

Cigna Dental DHMO (Prepaid)

- The completion of crowns, bridges, dentures, or root canal treatment already in progress on the effective date of your Cigna Dental coverage is excluded (not covered).
- If you or your family member started treatment before you joined the Cigna Dental Prepaid Plan (called “orthodontics in progress”), this treatment is excluded (not covered).

MetLife DPPO

- When moving your dental plan from one carrier to another, some of the most common services that may be affected included orthodontics, endodontics and prosthodontic services. MetLife has transition of care guidelines for participants whose dental treatment is in progress during the benefit plan transition to MetLife.
- MetLife will credit to each participant the annual or lifetime maximum usage, deductibles, and other plan limits used under the prior carrier to the MetLife plan. Any remaining benefits will be paid according to the MetLife plan.
- Orthodontia
 - MetLife will apply payment history and treatment plan information to the participants MetLife dental plan – pro-rating the charges prior to the MetLife effective date and issue benefits from the effective date forward, under the MetLife plan.
- Endodontic Treatments
 - Root canal – A tooth opened prior to, but completed after the MetLife effective date will be considered an eligible expense under the MetLife dental plan.
- Prosthodontic Treatments
 - Crowns and Bridgework – Treatment (preparation and impressions) started prior to, but placed after the MetLife effective date will be considered an eligible expense under the Metlife dental plan.
- Partial or Full Denture
 - Final impressions for appliances completed prior, but delivered after the Metlife effective date will be considered eligible expenses under the MetLife dental plan, subject to MetLife plan frequency limits.