

ENHANCED DENTAL COVERAGE AND MORE



Cigna Dental Oral Health Integration Program

The Cigna Dental Oral Health Integration Program[®] was the first of its kind to enhance dental coverage for individuals with qualifying conditions and for pregnant women because studies show that oral health may have an impact on overall health.* And as the associations between oral and overall health continue to grow, so does our program.

More coverage

Research shows associations between gum disease and complications for heart disease, stroke, diabetes, preterm birth, preeclampsia and other health issues. And we've added coverage for procedures related to cavities because studies show that patients with chronic kidney disease, organ transplants, or head and neck cancer radiation are frequently prone to dry mouth, a condition associated with a higher risk of dental cavities. As a result, we've enhanced our program to include the following medical conditions and covered dental procedures.

Medical conditions (check mark indicates covered dental service¹)

Dental services	Heart disease	Stroke	Diabetes	Maternity	Chronic kidney disease	Organ transplants	Head and neck cancer radiation
Periodontal treatment and maintenance (D4341, D4342, D4910 ²)	✓	✓	✓	✓	✓	✓	✓
Periodontal evaluation (D0180)				✓			
Oral evaluation (D0120, ³ D0140, ³ D0150 ³)				✓			
Cleaning (D1110 ⁴)				✓			
Emergency palliative treatment (D9110 ⁵)				✓			
Topical application of fluoride and topical application of fluoride varnish (D1206 ⁶)					✓	✓	✓
Topical application of fluoride – excluding varnish (D1208 ⁶)					✓	✓	✓
Sealants (D1351 ⁶)					✓	✓	✓
Sealant repair – per tooth (D1353 ⁶)					✓	✓	✓

1. Eligibility, reimbursement and coverage for eligible services are subject to plan year maximums.
2. Four times per year.
3. One additional evaluation.
4. One additional cleaning.
5. No limitations.
6. Age limits removed, all other limitations apply.

Together, all the way.SM



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

Did you know?

Improving oral health for employees with certain medical conditions (those associated with gum disease) may have a positive effect on their medical condition and result in medical cost savings – both for the client and employees. In fact, Cigna’s ongoing internationally published studies support an association between treated gum disease and lower medical costs. Our 2012 Cigna study findings show average annual medical savings of \$1,111, or 29.6%, when periodontal conditions are treated.**

2012 study findings**

Average annual savings for those individuals in the study who had proper periodontal treatment

Medical conditions	Savings
Diabetes	\$1,687 or 29.9%
Heart disease	\$2,101 or 23.2%
Stroke	\$2,831 or 34.7%

Our 2012 Cigna study also shows:**

Customers receiving proper preventive dental treatment have, on average

12.5% less extractions/**5.4%** less root canals

Customers with gum disease receiving appropriate care have **67%** lower hospital admission rate, and **54%** lower ER rate.

Our clinical enhancements offer a comprehensive list of covered dental procedures

But we don’t stop at clinical care benefits. The Cigna Dental Oral Health Integration Program now also includes:

- › **More customer access:** Enhanced dental coverage is available to ALL Cigna Dental customers, regardless of their medical carrier. Customers must have one of the specific medical conditions to qualify for reimbursement.
- › **More wellness:** Participants have access to articles on behavioral issues linked to oral health such as stress, fear of going to the dentist and tobacco use.
- › **More discounts:** Participants are eligible for up to 40% off average retail prices on the following prescription dental products used to treat and reduce the risk for gum disease and tooth decay through Cigna Home Delivery Pharmacy^{SM,***}:
 - Chlorhexidine prescription antibacterial rinses
 - Fluoride prescription rinses
 - Fluoride prescription toothpaste
 - Fluoride prescription gel

Using the program is as easy as 1, 2, 3!

Share the steps below with your employees. Together, we can make sure proper dental care is given to those who need it most.

- 1** Participants fill out the Registration Form. This is required only one time per qualifying medical condition. They should be sure to check off any additional information they may want about Cigna Home Delivery Pharmacy discounts and/or behaviors that can affect oral health. The Registration Form is available on **myCigna.com**, **Cigna.com** or by calling the number on the ID card or policy.
- 2** Participants mail in the completed form to Cigna at the address listed on the Registration Form.
- 3** Program participants simply visit their dentist for the covered service and pay the dentist their usual copay or coinsurance amount for that procedure. We’ll send reimbursement in about 30 days.

* Cigna’s Dental Oral Health Integration program launched in 2006.

** “Appropriate Periodontal Therapy Associated with Lower Medical Utilization and Costs” national Cigna study. Presented at the International Association for Dental Research Meeting March 2013, Seattle. Includes data from other 2012 internal Cigna studies.

*** May 2014, Cigna Home Delivery Pharmacy Average Retail Price Surveys.



Oral Health Integration Program may not be available in all areas. Reimbursement under OHIP is subject to plan terms and conditions, including applicable annual benefit maximums and other exclusions and limitations. For costs and details of coverage, contact your Cigna representative or your plan documents.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, and Tel-Drug, Inc., Tel-Drug of Pennsylvania, L.L.C. Cigna Dental PPO plans are insured or administered by Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company, with network management services provided by Cigna Dental Health, Inc. and certain of its subsidiaries. In Texas, the insured dental network product is referred to as the Cigna Dental Choice Plan, and this plan utilizes the national Cigna Dental PPO network. Cigna Dental Care (DHMO) plans are insured by Cigna Dental Health Plan of Arizona, Inc., Cigna Dental Health of California, Inc., Cigna Dental Health of Colorado, Inc., Cigna Dental Health of Delaware, Inc., Cigna Dental Health of Florida, Inc., a **Prepaid Limited Health Services Organization licensed under Chapter 636, Florida Statutes**, Cigna Dental Health of Kansas, Inc. (KS & NB), Cigna Dental Health of Kentucky, Inc. (KY & IL), Cigna Dental Health of Maryland, Inc., Cigna Dental Health of Missouri, Inc., Cigna Dental Health of New Jersey, Inc., Cigna Dental Health of North Carolina, Inc., Cigna Dental Health of Ohio, Inc., Cigna Dental Health of Pennsylvania, Inc., Cigna Dental Health of Texas, Inc., and Cigna Dental Health of Virginia, Inc. In other states, Cigna Dental Care plans are insured by CHLIC, Connecticut General Life Insurance Company CGLIC, or Cigna HealthCare of Connecticut, Inc., and administered by CDHI. OK form numbers: Indemnity/DPP0: HP-POL99 (CHLIC) & GM6000 ELI288 et al (CGLIC); DHMO: HP-POL115 (CHLIC), GM6000 DEN201V1 & GM6000 DEN200V1 (CGLIC). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.