
Executive Summary

At Cigna, dental coverage is an extension of our overall benefits portfolio. We strive to cultivate an empowered member experience to improve health amidst—and for—ever-evolving employee and retiree populations.

Rich benefits and leading networks are important factors in choosing the right carrier. But the key to making these elements come together to impact health and well-being is engagement. At Cigna, we empower your employees and retirees with the right tools in the right places at the right times so they are ready and able to take action on and control of the dental benefits they have—and to then receive care. That is why we are focused on engaging our members at every intersection, including as they strive to find the right plan, choose the right provider for their unique needs, and understand their dental health as well as how it impacts their overall health. We have the right tools in the right places at every moment that matters, and because of that, our members experience better health and better savings in addition to increased satisfaction.

Cigna Dental is different. A leader in the industry and the only dental carrier growing both DPPO and DHMO offerings (per LIMRA data), we serve more than 16 million individuals—and can help ASRS achieve its full potential by creating a personalized program designed 100 percent for ASRS and its employees.

More information on how we are different follows:**Plenty of Choice**

- **Flexible Plan Designs** - Rich benefits and leading networks are important factors in choosing the right carrier. That is why we offer more than 100 plan options to help meet ASRS's one-of-a-kind needs and budget. This variety provides you with more choice and price flexibility when choosing coverage for your employees and retirees, including a wide range of DPPO and DHMO plans, and we can offer them alone or packaged based on your specific coverage and savings goals.
- **Broad Network Access** - Cigna's dental networks are among the largest in the country, with nearly 31,950 unique DHMO providers and 151,000 unique DPPO dentists. And, as a result of our dedicated team of more than 200 network recruitment and support professionals, Cigna has expanded both the size and quality of our DHMO and DPPO (50 percent provider growth over the last six years) plans. This team has also yielded us 100.00 percent success in meeting client-specific network guarantees the last 14 years as well as helped move 7.50 percent of out-of-network claims in-network (\$202 million dollars on DPPO).

A Team by Your Side

- **A Local Account Management Team** - A local account management team will work with you to create a strategic service plan that outlines enrollment activities, communication initiatives, and network recruitment plans. This team is equipped to deliver service that goes above and beyond expectations and provides consultative support so your employees and retirees can receive the most from their coverage, from case installation to contract renewals and everything in between.
- **A Designated Network Manager** - We assign each client a designated network manager to ensure we meet our clients' network needs through our national or local network approach. But no matter your unique need, we can customize a solution for your specific population.

Real Savings and Cost-Effectiveness

- **DHMO Savings** - DHMO plans are typically 30–40 percent lower in premiums and provide up to 75 percent savings off average area charges.

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- **DPPO Savings** - Our DPPO plans offer deeper discounts than many other carriers'; we base our contracted fee schedules on a discount of average area charges, and our average discount nationwide is 35% percent. (Some carriers discount individual dentists' charges, resulting in higher claim costs and more out-of-pocket charges for members.)

Technology and Innovation

- **myCigna** - myCigna provides registered users with access to a wide variety of valuable tools and resources to help them make the most of their dental benefits. Engaged members yield our clients additional overall savings of 2 to 3 percent by taking advantage of online features such as the following, which, just like our customer service advocates (CSAs), are available 24 hours a day, 7 days a week, 365 days a year:
 - **Brighter Score Ranking** - This scoring method allows members to compare dentists based on their Brighter Score. This score is made up of three key attributes: professional history, which measures a provider's professional and educational background and includes a review of his or her dental license history and advanced training; patient satisfaction, which measures feedback from verified patients about their experience at the provider, the provider's online reputation, and the amenities the practice offers; and affordability, which measures the estimated out-of-pocket costs a member will have to pay a provider for common procedures.
 - **Dental Office Reviews and Comparisons** - Detailed information is available to compare dental offices, too. Members can view dentist profiles, complete with pictures and video content, and read verified patient reviews. This has resulted in our clients having 8.6 percent more in-network claims as well as an average savings of 36.0 percent on dental procedures.
 - **Enhanced Search and Transparent Pricing** - Our enhanced search function lets users search dentists by procedure or group of procedures. The resulting information is personalized for each employee based on your specific plan and shows the "all-in" price, including coinsurance/copays and deductibles.
- **Onsite Care** - Approximately 33 percent of adults avoid going to the dentist because they consider it inconvenient or they cannot find a network provider.¹ By providing preventive dental services at ASRS's office through our various onsite care partners, we can help reduce that number—and do so much more, too. This new and innovative program is designed to overcome the common barriers to receiving care and help promote good oral health, right in the workplace. By bringing preventive care services to employees and retirees, onsite dental care can
 - help increase employee/retiree utilization of preventive care benefits;
 - drive better employee/retiree satisfaction and retention; and
 - provide convenient care to your employees/retirees without their having to leave the office.

An Integrated Focus: Whole Person, Whole Health

As a fully integrated health service provider, Cigna brings a level of expertise and insight to dental offerings not always available through other dental carriers. This expertise has been instrumental to our success in creating programs and initiatives that leverage our deep understanding of the connection between oral health and overall health. Our goal is to help our members enjoy a better quality of life—and help our clients recognize improved productivity as a result.

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- **Oral Health Integration Program (OHIP)** - Research has shown that gum disease can significantly affect systemic health, ultimately impacting not only quality of life but out-of-pocket costs for medical and dental care.² The Cigna Dental Clinical Team recently completed a multiyear study to better understand the impact preventive dental care has on medical and dental costs and what effect periodontal treatment has on individuals diagnosed with periodontal disease. Results are as follows:
 - Cigna concluded that individuals who practice good preventive oral health care by visiting their dentist as recommended (receiving at least one cleaning a year) show consistent cost savings year over year.
 - Over a five-year period, dental costs declined steadily to reach a total savings of 31 percent PMPY for those 18–64.²
 - Members in this group also saw lower costs for dental services (e.g., endodontic, restorative, crown and bridge), whereas members who did not receive preventive care experienced a 43 percent increase in their annual dental costs over the same period of time.²
 - In addition, practicing good preventive dental care was also shown to reduce the number of emergency room visits and hospital admissions.

These results translate to medical cost savings for members and increased value for clients' benefit dollars.

OHIP was one of the first programs to use improved oral health to reduce risks related to diabetes, heart disease, and other conditions that may be impacted by gum disease or that have side effects that can contribute to a higher risk for dental cavities.³ Through OHIP, members diagnosed with diabetes, heart disease, stroke, head and neck cancer radiation, organ transplants, and/or chronic kidney disease (CKD) and those who are pregnant have access to additional dental services designed to help mitigate the impact of gum disease on their other condition(s). Eligible members who enroll in OHIP and have any of the specified conditions can be reimbursed 100 percent for their out-of-pocket costs for certain dental services.³

- **Opioid Management** - Cigna is serious about opioids, and we have our dentists sign the opioid pledge to encourage them to join in the effort to address and end the opioid crisis. In addition, we present a quarterly education series through *The Bridge* newsletter that addresses this crisis. In cases where Cigna provides both dental and pharmacy coverage, we see a 19 percent reduction in strength of and 9 percent fewer prescribed opioids.
- **Healthy Rewards** - The Cigna Healthy Rewards[®] program provides discounts and amenities to encourage and promote healthy behaviors and lifestyles. The program, which is available to Cigna Dental members, is easy to use and adds value at no additional cost. Healthy Rewards offers more choices for members, more ways to lead a healthier lifestyle, and more ways to focus on wellness and prevention. Available member discounts include complementary and alternative medicine health care providers, including chiropractors, acupuncturists, massage therapists, and registered dietitians; fitness club membership discounts; health and wellness products; hearing aids and exams; laser vision correction, vision exams, lenses, and frames; and nutritional counseling and weight management programs.⁴

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Cigna is a trusted partner in increasing value for our clients and fostering a productive and satisfied workforce—and all in a way that is seamless for both these clients and their employees and retirees. Using our whole-person health insights, learnings, and experiences, we can build uniquely different dental solutions that help busy employees and retirees get the most out of their benefits and maximize their overall health. In addition, we have personalized the experience to make it easier to access preventative and restorative care early, and we have introduced revolutionary tools to help find and choose affordable, quality dentists. We lead the health services industry in delivering service 24 hours a day, 7 days a week, 365 days a year, so whenever and wherever you or your employees need us, we are available to help. As a result, Cigna Dental has created an easy experience that helps more individuals engage and take control of their health so they get better overall value from their coverage.

Confident in our ability to meet your needs, Cigna can match your current benefits and services to maintain consistency for your employees, retirees and their families.

Thank you for the opportunity,



Jerry W. Smith

- (1) Dentistry: A Profession in Transition” ADA Health Policy Institute, October 2015.
- (2) National Cigna study: “Long Term Dental Care and Its Impact on Dental Costs.” Completed August 2018. Study included 610,071 members who received at least one cleaning per year in the first three years of the study, August 2011–August 2014, with continuous Cigna dental plan enrollment August 2011–August 2017. Control, 416,606 members who did not receive any cleanings in the first three years of the study, August 2011–August 2014, and had continuous Cigna dental plan enrollment August 2011–August 2017. Result statistically significant with p-value <0.05.
- (3) National Cigna study: “Impact of Integrating Dental and Medical with Cigna.” Completed August 2018. Study included 728,031 members with continuous dental and medical coverage January 1, 2015–December 31, 2016 (and at least nine months of medical data in 2014). Control, 1,130,231 members with continuous medical but no dental coverage January 1, 2015–December 31, 2016 (and at least nine months of medical data in 2014.) Result statistically significant with p-value <0.05.
- (4) Healthy Rewards is a national discount program. Third parties are solely responsible for the goods, services, and discounts offered through Healthy Rewards. Some Healthy Rewards programs are not available in every state, and programs can discontinue at any time. Healthy Rewards discounts are separate from medical covered services. A discount program is not insurance, and the member must pay the entire discounted charge