

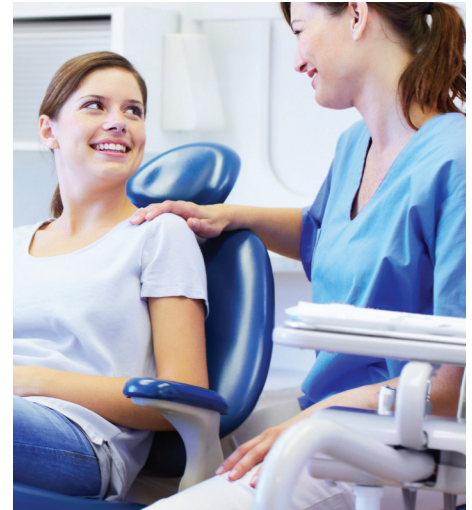
ENHANCED DENTAL COVERAGE AND MORE

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. The enhanced services available on the Cigna Dental Oral Health Integration Program are designed to help deliver better whole-person health through dental care.

More coverage

Research shows associations between gum disease and complications for heart disease, stroke, diabetes, preterm birth, preeclampsia and other health issues.* And we include 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.² The enhanced services available on the Cigna Dental Oral Health Integration Program are designed to help deliver better whole-person health through dental care.



Medical conditions (check mark indicates covered dental service³)

Dental services	Heart disease	Stroke	Diabetes	Maternity	Chronic kidney disease	Organ transplants	Head and neck cancer radiation
Periodontal treatment and maintenance (D4341, D4342, D4910 ⁴)	✓	✓	✓	✓	✓	✓	✓
Periodontal evaluation (D0180)				✓			
Oral evaluation (D0120, ⁵ D0140, ⁵ D0150 ⁵)				✓			
Cleaning (D1110 ⁶)				✓			
Scaling in the presence of inflammation – full mouth ⁶ (D4346)				✓			
Emergency palliative treatment (D9110 ⁷)				✓			
Topical application of fluoride and topical application of fluoride varnish (D1206 ⁸)					✓	✓	✓
Topical application of fluoride – excluding varnish (D1208 ⁸)					✓	✓	✓
Sealants (D1351 ⁸)					✓	✓	✓
Sealant repair – per tooth (D1353 ⁸)					✓	✓	✓

1. <http://www.webmd.com/oral-health/features/health-perils-of-gum-disease> 2. <http://www.webmd.com/oral-health/guide/dental-health-dry-mouth#1> 3. Eligibility, reimbursement and coverage for eligible services are subject to plan year maximums. 4. Four times per year subject to plan guidelines. 5. One additional evaluation. 6. One additional cleaning. 7. No limitations. 8. Age limits removed, all other limitations (including frequency limitations) apply.

Together, all the way.®



Offered by Cigna Health and Life Insurance Company or its 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. Cigna study findings show that when customers **without** chronic medical conditions who receive treatment for gum disease see **\$375** in medical cost savings. This is an 8% reduction in PMPY cost to the employer.

The savings is even greater when customers with certain chronic medical conditions that are affected by gum disease receive treatment. Customers with **heart disease** saw additional average savings of **\$48 PMPY** and customer with **diabetes** saw additional average savings of **\$34 PMPY**.

Study findings**

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

Medical conditions	Savings
No chronic condition	\$375 TMC or 6% PMPY first year, 8% over two years.
Diabetes	Additional \$48 TMC PMPY
Heart Disease	Additional \$34 TMC PMPY

Our Cigna study also shows:**

Customers receiving proper preventive dental treatment save **31%** on future dental costs and have **36%** fewer emergency room visits and **39%** fewer hospital admissions.

Customers with gum disease receiving appropriate care have **23%** fewer emergency room visits and **25%** fewer hospital admissions.

Our clinical enhancements offer a comprehensive list of covered dental procedures

But we don’t stop there. The Cigna Dental Oral Health Integration Program also includes:

- **More customer access:** Enhanced dental coverage is available to qualified Cigna Dental customers, regardless of their medical carrier. Customers must have one of the specific medical conditions and enroll in the program 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 discounts 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 and convenient.

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. Customers can enroll on **myCigna.com** or download a fillable form from Cigna.com. They may also call the number on the back of the ID card to have a form mailed.
- 2 Program participants simply visit their dentist for the covered service and pay the dentist their usual deductible, copay or coinsurance amount for that procedure. We’ll send reimbursement in about 30 days.

For more information, contact your Cigna representative.

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

**"Preventive Dental Treatment Associated with Lower Medical Utilization and Costs," national Cigna study presented at the International Association for Dental Research Meeting, Boston. March 2015. Updated with 2018 Data. Study Group - 16,750 Members who received periodontal treatment in 2014 and in each subsequent years 2015–2016. Control Group - 16,750 Members who received periodontal treatment in 2014, and no subsequent treatment in 2015–2016. Result statistically significant with p-value<0.05.

***Pharmacy discounts are available through Cigna Home Delivery Pharmacy only. This is a discount and is NOT insurance. This discount is separate from your dental benefits and you are required to pay the entire discounted charge. You should check any insurance or other benefits you have before using these discounts, as those benefits may result in lower costs to you.



Oral Health Integration Program may not be available in all areas. For Indemnity/DPPO plans, deductible does not apply and reimbursement counts toward and is subject to your plan annual benefits maximum. Product availability may vary by location and plan type and is subject to change. All group dental insurance policies and dental benefit plans have executions and limitations. For costs and complete details of coverage, contact your Cigna representative.

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