

Welcome to the July – September 2009 issue of **CIGNA Healthful Hints**, a quarterly e-bulletin that features national health news and trends that affect the communities we call home. You'll find healthy tips and advice from professionals in group insurance, dental care and vision care.

CIGNA Healthful Hints is written in a style that allows you to lift items directly for placement in a variety of mediums. We are confident the news stories will be useful as you prepare health and benefit-related stories for your employee publication or intranet. We've also attached a Spanish translation of the issue.

If you would like additional information, would like to be removed from this distribution or have someone added to the list, please contact us at [CIGNA Healthful Hints](#).

We look forward to keeping you apprised of developments in the benefits arena. Thank you.

CIGNA Healthful Hints July – September 2009

This edition includes the following **healthful hints**:

- Love your pet, but watch your step
- You, me and UV
- Sensitive teeth bite back
- Skimping now on oral health can cost big down the road

Love your pet, but watch your step – Angela Saunders fell for her new dog, literally. Angela, a CIGNA employee, was one of the 86,600 people injured each year in falls involving dogs or cats, according to the Centers for Disease Control and Prevention (CDC). “To save myself from falling on Buddy, I made an awkward move. I saved him, but not me,” Angela said. She still ended up with a bad ankle strain.

Most injuries in pet-related falls are minor, but 10 percent were serious and included contusions, fractures, and internal injuries, a CDC study said¹. Elderly people are more at risk of serious injury. Owners need to be aware of the danger their pets can present by causing falls.

People can get injured when a dog jumps on them, or pulls on a leash causing the person at the other end of the leash to lose balance. Cats love to weave around people's legs to show their affection. But these love rubs can catch you off guard and cause problems.

“Pets are amazingly healthy for people. They have been proven to reduce stress levels and lower blood pressure, which leads to better overall health,” said Dr. Robert Anfield, chief medical officer for CIGNA's disability insurance unit. “One study suggests spending time with a pet helps to lower stress levels better than a spouse or friend. So enjoy your pet, but it's important to realize that they can trip you up.”²

Being aware can make a big difference. Here are some other tips to avoid pet-related injuries:

- Teach your pets to behave, especially large dogs who can jump and knock you off balance
- Put away dog and cat toys. They can cause trips too.
- Simply be aware that your little fuzz ball can become an obstacle course in a fur coat

Being unable to work because of a pet-related accident or any other injury or illness can cause major financial havoc. Disability insurance is a great way to financially protect you and your family in case of an accident or sickness. It pays a portion of your regular earnings should you become unable to work, providing the assistance you need to focus on getting better. Getting disability coverage at work is an affordable investment in your financial security.

¹ Centers for Disease Control and Prevention, <http://www.cdc.gov/mmwr/preview/mmwrhtml/mm5811a1.htm>

² *Psychosomatic Medicine*
<http://psycnet.apa.org/index.cfm?fa=search.displayRecord&uid=1992-04617-001>

You, me and UV – People know to protect their skin from the sun’s rays in the summer, but many don’t realize that their eyes are at risk too. Potential sun-related problems range from an “eyeburn” to a complete blindness. July is the American Academy of Ophthalmology’s (AAO) National UV Safety Month, a good time to keep your eyes in mind.

Like your skin, your eyes can actually get a sunburn. The same UV radiation that turns your skin pink can burn the front surface of your eyes, an uncomfortable condition called “photokeratitis.”¹

Since you can’t put sunscreen on your eyes, the best way to avoid an “eyeburn” is to wear sunglasses – but not just any sunglasses. Here are a few things you should look for, beyond fashion, when choosing sunglasses, according to the AAO:

- Look for a tag or sticker that guarantees 99 to 100 percent UV blocking.
- Choose wrap-around sunglasses. They keep sun from shining in from the sides of your face. This is especially important if you are around water, sand, pavement, or other surfaces that reflect sunlight.
- Teach your children to wear sunglasses outside. Be careful of toy sunglasses. They may have no UV protection.
- Don’t judge the effectiveness of sunglasses by the darkness of the lenses. Just because they block more light doesn’t mean they block more UV rays.²

“Sunglasses are not just about style. They are essential tools to protect your eyes,” said Dr. Denis Humphreys, director of Optometric Quality for CIGNA. “Beyond an eyeburn, there are even more serious consequences when your eyes are exposed to too much sun.”

“Prolonged, extensive exposure to the sun has been linked to the formation of serious eye conditions including cataracts and age-related macular degeneration. Macular degeneration can lead to complete blindness,” Humphreys said.

Here are some more tips from the American Academy of Ophthalmology:

- Wear a wide-brimmed hat to help protect you from the sun
- Generally, UV light is at the greatest level at midday (10:00 a.m. to 2:00 p.m.), but you need to protect your eyes whenever you’re outside for a prolonged period, even when it’s gray and overcast.
- Your eyes can be harmed by UV light sources other than the sun, such as welding lamps or tanning lights. So remember to wear eye protection when using these sources of invisible, high energy UV rays.³

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^{1, 2, 3} American Society of Ophthalmic Executives
<http://www.ao.org/aaosite/eyemd/uv.cfm>

Sensitive teeth bite back– Ever get that shocking twinge through your jaw when you eat cold foods or drink hot beverages? If it’s not an “ice cream headache”, it could be due to sensitive teeth. Teeth can be sensitive for many reasons, the most common of which is receded gums.

The roots of teeth don’t have enamel, which protects the area of teeth above the gum line. Instead, they have a more porous covering which can wear, according to the American Dental Association. When gums begin to recede, the root becomes exposed making the teeth more sensitive to temperature extremes as well as more susceptible to cavities. Flossing and brushing can also trigger the nerve pain associated with sensitive teeth.

So what causes gums to pull back? Causes include:

- gum (periodontal) disease
- toothbrush abrasion
- cavities or fractures in teeth
- teeth grinding
- poor oral hygiene¹

“Many of the causes of gum recession can be avoided. Your dentist can help you learn the steps you should take to lessen the chances of this happening and thus reduce the likelihood of sensitive teeth,” said Dr. Michael Hahn, national dental director for CIGNA.

If you do end up with sensitive teeth, there are treatments. Special toothpastes can lessen the sensitivity, but they take some time to work. And if you stop using the toothpaste, the sensitivity often returns.

Depending on the cause of the sensitivity, dentists may recommend in-office treatments including an enamel strengthening gel, a sealant to seal off the root, or even a root canal.

Incidentally, an “ice cream headache” may more accurately be called an ice cream mouth ache. Some researchers say ice cream headaches happen when a cold substance touches the roof of your mouth making blood vessels rapidly dilate, according to the Mayo Clinic. This pain is referred via a nerve causing the “headache.”²

¹ American Dental Association; <http://www.ada.org/public/topics/sensitive.asp>

² Mayo Clinic; <http://www.mayoclinic.com/health/ice-cream-headaches/DS00640/DSECTION=causes>

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Skimping now on oral health can cost big down the road – It seems that everyone is cutting costs these days, but some cuts can come back and bite you. Skipping dental checkups and delaying treatments can save a few dollars in the short run, but in the long run, it is likely to cost you much more.

Homeowners know that a small leak can lead to big, expensive trouble down the road. A weird noise from your car can mean a large repair bill if not nipped in the bud. The same goes for your oral health. If you ignore it, a small cavity can become a long ordeal in the dentist chair – with a hefty bill to go with it. Under most dental plans, preventive care is covered at no or low cost. Routine checkups help to identify issues early so your out-of-pocket costs for a filling are minimal. But put it off and you could end up needing a root canal and crown, which can be costly. When it comes to dental care, a wait-and-see approach is not at all worth it.

Postponing routine dental visits may also drive medical costs higher. Some oral conditions, gum disease for instance, don’t always have symptoms so you need a dentist to diagnose it. Studies have shown that gum disease may contribute to other serious health conditions and/or cause higher health cost. Findings show:

- People who had been treated for gum disease and were receiving maintenance care had lower medical costs than people undergoing initial treatment for gum disease. On average, annual medical costs were \$10,142 less for stroke patients and \$1,418 lower for diabetes patients.¹
- People with severe gum disease had to spend 21 percent more for their health care, as compared to those with no gum disease.²

“Investing in your oral health, by brushing and flossing regularly, visiting your dentist regularly as he or she recommends, and paying attention to small problems so they don’t become big problems, are all good for your oral health, your overall health and your financial health,” said Dr. Miles Hall, a dentist and chief clinical officer for CIGNA. “Most dental plans cover routine cleanings at 100%, and you can find information on the Internet to help you estimate what your costs for any treatment might be.”

Check out these resources online:

CIGNA Dental Treatment Cost Estimator (for CIGNA-insured people)
www.mycigna.com

Cavity Risk Assessment
http://www.cigna.com/our_plans/programs/dental_health/quiz/CavitiesQuiz.html

Periodontal Disease Risk Assessment
http://www.cigna.com/our_plans/programs/dental_health/quiz/periodontalQuiz.html

¹ *Research from CIGNA Supports Potential Association between Untreated Gum Disease and Higher Medical Costs*, April 16, 2009

http://newsroom.cigna.com/article_display.cfm?article_id=1038

² *Journal of Periodontology*, February 2008

<http://www.joponline.org/doi/abs/10.1902/jop.2007.070193>

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