

CIGNA Healthful Hints

October – December 2009

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

- The eye doctor, a first line of defense
- Preparing for Halloween starts long before October 31st
- Benefit enrollment season may uncover valuable forgotten benefits
- Through the fog a smile appears

The eye doctor, a first line of defense against diabetes – According to Prevent Blindness America, diabetes affects more than 23 million Americans and nearly half of all people with diabetes have some form of diabetic retinopathy – an eye disease that if left untreated can lead to blindness.

“Many employers offer vision coverage that includes annual check-ups, however, some people forget to schedule a visit until a problem occurs or worsens,” says Dr. Denis Humphreys*, director of optometric quality for CIGNA. “Diabetic retinopathy is one of the easiest problems to diagnose and treat early. In some cases, an eye doctor can even be a patient’s first line of defense in diagnosing diabetes early.”

High blood sugars cause diabetic retinopathy, which occurs when the blood vessels to the retina become blocked or leak fluid or blood. As the disease advances, it can lead to blindness.

“By having an eye exam every year, your eye doctor can quickly identify an eye condition such as retinopathy before it causes permanent vision problems,” offers Humphreys. “People with diabetes can lower their risk for retinopathy, as well as glaucoma, cataracts, macular edema and retinal detachment by keeping their blood sugars close to normal.”

According to Prevent Blindness America, call your eye doctor immediately for an eye exam if you have diabetes and notice

- Blurry, clouded vision or ‘floaters’
- Straight lines that do not appear straight
- Difficulty seeing in dim light or tunnel vision

November is Diabetic Eye Disease Month and can serve as an important reminder to schedule an appointment each fall. For more information on retinopathy and other diabetic-related eye diseases, log on to www.preventblindness.org.

MEDIA CONTACT: Jim Angstadt, CIGNA Public Relations, 215.761.8748 or jim.angstadt@cigna.com.

Preparing for Halloween starts long before October 31st – Chocolate, lollipops, cookies, what would Halloween be without sweets? Although this holiday’s spooky festivities include lots of sugar, there’s no need for parents to toss the trick-or-treat bags just yet, especially if your child already has good oral health habits established.

“According to the American Dental Association, about 20 percent of three-year-olds have decay that started when they were one and two,” says said Dr. Tom Floyd*, a Pediatric Dentist and a member of CIGNA Dental’s Clinical Advisory Panel. “It’s critical that good oral health habits start at an early age and become part of a child’s everyday routine. It’s okay for children to indulge in the sugary treats as long as it’s done in moderation.”

Dr. Floyd suggests the following dental hygiene tips to keep the entire family’s teeth healthy:

- Brush your teeth twice daily. Nighttime brushing is most important to remove food and bacteria from the day.
- Floss your teeth daily to remove food between your teeth.
- Start brushing an infant or toddler’s teeth as soon as a tooth has pushed through the gums with a toddler toothpaste that does not contain fluoride.



- Use only a pea-sized amount of fluoride toothpaste for children between ages two and six; fluoride can cause light spots on permanent teeth if your child swallows it.
- Eat a healthy and balanced diet.
- Schedule an appointment to see a dentist every six months for routine cleanings and check-ups.
- Limit the frequency of sugary snacks during the day.
- Use a straw and rinse your mouth with water after drinking a soda.

October is National Dental Hygiene Month and it's a good time join the American Dental Hygienists' Association in 'brushing up' on your oral health habits. For more information for both adults and children, log on to the association's web site at www.adha.org. You can also find more information about oral health by visiting the American Dental Association's website, www.ada.org.

MEDIA CONTACT: Jim Angstadt, CIGNA Public Relations, 215.761.8748 or jim.angstadt@cigna.com.

Benefit enrollment season may uncover valuable forgotten benefits – The fall season kicks off the benefit enrollment period for many Americans. Company health plans are typical offerings people consider. However, many companies also offer life and disability insurance, which play a vital role in protecting your family's financial health should the unthinkable happen.

"Many times when an employer provides the opportunity to purchase life or disability insurance, employees can purchase coverage at lower rates in addition to enjoying easy enrollment and the convenience of payroll deductions," says Craig Guiffre, senior vice president for CIGNA's Group Insurance.

Disability insurance provides individuals with a source of income until they can return to work. The LIFE Foundation (<http://www.lifehappens.org>) conducted a study and found that 70 percent of working Americans could not make it one month financially if they were unable to go to work because of a disability. The study also reported that more than one in four Americans would not be able to survive a week on the money they have saved.

"For those who have life insurance, use this season as a reminder to review coverage, update beneficiary information and make sure you have enough insurance after each new event in your life," Guiffre adds.

Life insurance is another important and affordable investment individuals can make to protect their family's financial health. By purchasing the right amount of life insurance they will help make sure loved ones have enough money to pay for more than just unexpected funeral expenses, but also help pay for a mortgage, monthly bills or a child's tuition.

During enrollment, employees should also find out what value-added benefits come with a life or disability insurance policy. Employees who have CIGNA life and disability insurance have access to services at no additional cost to the employee including a web-based **Will Preparation** tool for creating legal documents, the **CIGNAssurance**[®] program that provides counseling services for beneficiaries, and **Healthy Rewards** discounts on health and wellness services.

CIGNA offers online calculators to help determine how much life and disability insurance a person might want to purchase. The [life insurance calculator](http://www.cigna.com/liam) can be found at <http://www.cigna.com/liam> and the CIGNA's disability insurance calculator can be found under the "Disability Consumer Education Kit" section on <http://www.cigna.com/diam>.

MEDIA CONTACT: Jim Angstadt, CIGNA Public Relations, 215.761.8748 or jim.angstadt@cigna.com.



Through the fog a smile appears –Bleeding gums, missing teeth and the unrelenting gift of bad breath. Doesn't sound appealing? Well, that's what smokers risk as the habit takes over. Periodontal disease, also known as gum disease, may be the least of a smoker's health problems, but it's one of the most outwardly visible.

"People who smoke are at a higher risk of the development and progression of gum disease, which is a chronic bacterial infection that affects the gums and bone supporting the teeth," says Dr. Michael Kahn*, chair of Tufts Department of Oral and Maxillofacial Pathology and a member of the CIGNA Dental Clinical Advisory Panel. "If left untreated, it can lead to tooth loss."

According to the American Academy of Periodontology, about 20 percent of people over the age of 65 who have never smoked are toothless, while 41.3 percent of daily smokers over age 65 are toothless.

Symptoms of gum disease include:

- Red, tender, or swollen gums
- Gums that bleed when you brush them
- Dark red or receding gums
- Bad breath or a bad taste in your mouth
- Loose teeth

The Academy also shares that in addition to gum disease, tobacco can cause other oral conditions including oral and lip cancer, stained teeth, bad breath, loss of taste and smell, mouth sores and spots and black hairy tongue.

On November 19, Americans recognize the Great American Smoke Out – a day when smokers give non-smoking a test spin. It's never too late to stop smoking. See if your employer offers a stop-smoking program. You can also log on to www.cancer.org or call the American Cancer Society Quitline® phone counseling program at 800.ACS.2345 (800.227.2345). To learn more about gum disease, log on to www.perio.org.

MEDIA CONTACT: Jim Angstadt, CIGNA Public Relations, 215.761.8748 or jim.angstadt@cigna.com.

***About the CIGNA Dental Clinical Advisory Panel** – The CIGNA Dental Clinical Advisory panel helps to create innovative approaches to new technologies, medical/dental integration and evidence-based strategies. Organized by CIGNA, this independent panel consists of leaders in the dental profession, many of whom are published and have served in leadership roles within their specialty or the American Dental Association. Several panel members have current academic appointments in major schools of dentistry, including the University of PA, Tufts, SUNY, and UCLA.

CIGNA is a registered mark, licensed for use by subsidiaries and affiliates of CIGNA Corporation. Products and services are provided by these operating subsidiaries and affiliates and not by CIGNA Corporation. These operating subsidiaries and affiliates include Life Insurance Company of North America, Connecticut General Life Insurance Company and CIGNA Life Insurance Company of New York. CIGNA Dental refers to the following operating subsidiaries of CIGNA Corporation: Connecticut General Life Insurance Company, and CIGNA Dental Health, Inc., and its operating subsidiaries and affiliates.

Any reference to the products, services, information or websites of any other non-CIGNA-affiliated entity should not be construed as an endorsement by CIGNA of the products, services, information, or websites of such entities, nor should such reference be construed as an endorsement by such entities of the products, services, information or websites of CIGNA and/or its affiliates.

