

SMILE

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Kind of like the “Big Bang” but better – CIGNA's DPPO Networks Continue to Expand

We've gotten network growth down to a science – it's not rocket science, but our larger networks will save clients and customers money. We've significantly expanded our DPPO networks to meet the evolving needs of clients in all size segments and geographic locations. Larger networks mean employees are more likely to choose an in-network dentist – and that translates into real savings. As more employees visit in-network dentists, the client's net effective discount is greater because previously out-of-network claim dollars are paid in-network. And this gives employees two ways to save money too: network discounts and no balance billing.

How big are we?

We have **more than 67,000 unique dentists** in the Core Network, which translates to **nearly 144,000 dentist locations***. And by year-end, we expect an overall network growth rate of 20% compared to last year. Average discounts in this Network are 35% for 2009. The larger Radius Network offers the greatest access to dentists at all discount levels. We have **more than 73,000 unique dentists** in the Radius Network, which translates to **nearly 157,000 dentist locations***. By December 2009, we expect an overall network growth rate of 32% over last year. And you can be sure our expansion efforts will continue into 2010 and beyond.

How do we do it?

Here are some reasons dentists choose to be in our networks:

- Network dentists have access to our secure internet-based platform where they can verify eligibility, check claims status, submit claims electronically and more. This tool also helps them manage day-to-day operations and increase operational efficiency – and ultimately gives them more time for their patients.
- e-Onboarding, our paperless credentialing system, lets dentists sign their network application electronically. Dentists can then simply submit the required documentation over the internet, securely and quickly.
- Our commitment to evidence-based dentistry connects network dentists to the best available scientific evidence, allowing for more informed treatment decisions between dentists and patients. This also helps clients because it ensures the right level of coverage and treatment.
- Through our CIGNA Network Rewards Program®, network dentists can benefit from valuable discounts on products and services offered by leading industry vendors.

Our aggressive strategies and enhanced recruitment tools ensure that our networks will keep growing to offer our customers more choice.

**The term “dentist locations” refers to the total number of locations where each network dentist is contracted to provide services to CIGNA Dental customers. Data is as of September 2009.*



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You don't need 20/20 to see why CIGNA Vision is a smart choice

Providing employees with coverage for regular eye exams is a low cost way to get big returns. Vision problems cost U.S. businesses \$8 billion annually in lost productivity¹ – that's a hefty bill to pay for such affordable coverage. Regular exams are important not only because they detect common vision problems, but also because eye care professionals can help identify other serious medical conditions – such as diabetes, high blood pressure, and serious vision problems – which have no warning signs. Early detection allows treatment to begin sooner, thus slowing or curbing progress of the condition, and helping lessen associated costs down the line. For example, the annual cost of blindness related to diabetic retinopathy is about \$500 million.²

This disease is the leading cause of vision loss and blindness among working-age Americans, but can be detected through regular eye exams.³

We've enhanced our CIGNA Vision product to include over 3,000 different plan design options to meet most clients' needs. And for a truly broad and affordable benefits package, CIGNA Vision is now available alongside CIGNA Dental Care (DHMO) plans. Vision coverage is often overlooked but highly desired. More importantly, it's a low-cost option that proves beneficial not only for employees' health, but also for the client's bottom line.

Understanding Routine Vision Care and Medical Eye Care

Routine Vision Care (Available through CIGNA Vision PPO)

- In simple terms, routine vision care is when eye care professionals check vision, screen for disease, and update prescriptions for eyeglasses or contact lenses.
- These are considered preventive and wellness services and are not covered under CIGNA's medical products.
- Routine vision care coverage includes a comprehensive eye exam. Depending on the plan design, it may also provide coverage for hardware (frames, lenses and contact lenses).

Medical Eye Care (Included in most CIGNA medical products)

- Medical eye care is the examination and treatment of an eye *condition or disease*, such as cataracts, glaucoma, diabetic retinopathy, retinal detachment, macular degeneration, keratoconus, infections, eye pain and injury.
- Diagnosis of some of these conditions in their later stages may result in a referral to another specialist for surgical care.
- In some cases, a routine vision exam can transition to a medical exam if, during the course of the examination, the eye care professional discovers a condition that requires additional testing or a special diagnostic procedure.

Like PB&J, routine vision care and medical eye care are better together

Individuals need both types of coverage. While most medical plans cover *medical* eye care, they do not cover *routine* vision care. A routine annual exam can identify eye conditions and diseases early. We all know that prevention and early detection of disease is critical in achieving optimal health and productivity – and saving on health care dollars in the process.

It's important to note that individuals with diabetes who don't have routine vision coverage are encouraged to get an annual diabetic retinal exam, which is typically included under standard medical plans. Additionally, those with confirmed medical eye diseases, such as glaucoma and macular degeneration, can usually get an annual exam through their medical plan. However, these individuals also need routine vision coverage, or they will be responsible for any non-medical services, such as the prescription and cost of eyewear.

¹ Vision Council of America (VCA), 2007. The Vision in Business report.

² Marcus Clark A., 2000. "Vision Benefits Aid Attack on Presenteeism". Employee Benefit News.

³ Ann Albright, Ph.D., RD, "Congressional Vision Caucus: Overview of diabetes, pre-diabetes and diabetic retinopathy," 2008.



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