

# SMILE

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### When the going gets tough, the tough get CIGNA

“Rocky Road” isn’t just a tasty ice cream flavor. It’s an accurate yet troubling description of our current economic environment. CIGNA knows businesses are under pressure to decrease operating costs. The good news is that controlling costs while providing quality coverage for employees is achievable. CIGNA can help.

The new CIGNA Dental Care® DHMO<sup>1</sup> 07 Series provides an array of schedules with multiple copay structures, giving us the flexibility to provide a plan that meets any budget. This Series has many features and options to choose from so that employers don’t have to skimp on their dental offering, while employees will enjoy coverage for procedures they’ve been asking for. For employers facing the harsh reality of either not being able to continue to offer full service plans, or those who simply thought they couldn’t afford dental coverage, the new D3 Series addresses that need by providing coverage for preventive and diagnostic procedures only.

### It’s not “007” but it’s just as smart – 07 Series Features and Enhancements

All DHMO plans are not created equal. Here’s a summary of features and enhancements specific to the 07 Series:

- **Teeth Whitening** – Keep employees smiling about their dental coverage by offering a plan that includes bleaching with gel trays – not covered on most DHMO plans. (Note: not available on the D3 preventive and diagnostic only plans.)
- **Cleanings** – We’ve changed the “once every six months” limitation to “twice per year” because individuals and their dentists should decide when cleanings are necessary – not the calendar. That means employees can have up to four cleanings a year, with two covered at \$0 copay, and two more at a minimal copay (when recommended by their dentist). And those with prior treatment for gum disease have coverage for periodontal maintenance services beyond the first 12 months following active treatment. (Note: not included in D3 preventive and diagnostic only plans.)
- **Fluoride Treatments** – Fluoride treatments help prevent tooth decay, which is especially important for children. The 07 Series covers two fluoride treatments (including fluoride varnish) each year. (Note: not included in D3 preventive and diagnostic only plans.)

CIGNA is committed to helping the people we serve improve their health, well-being, and security. That’s why with this Series, employees will also have access to CIGNA’s Identity Theft Program<sup>2</sup>, providing valuable resolution services via personal case managers. These case managers will give step-by-step assistance and guidance in the event of identity theft. With almost 9.9 million victims a year, no one is immune to identity theft. This value-added program comes at no extra cost to you or your employees.



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## But wait, there's more!

The CIGNA Dental Care DHMO continues to include these important features:

- No age limitation on sealants
- No referrals needed for orthodontic care
- No referrals needed for pediatric dental care (for children under age 7)
- Coverage for early oral cancer detection
- Ortho-in-progress takeover (on plans with orthodontic coverage)
- Healthy Rewards<sup>®3</sup> discounts

## Employer Needs + Employee Wants = 07 Series

We know what employers need and what their employees want isn't always the same thing. That's why we created the 07 Series - the affordable middle ground.

### For Employers:

- Choose from a wide selection of schedules:
  - With a variety of cost saving options
  - With and without orthodontic coverage
  - With and without office visit copays
  - Optional alternate benefit provisions and specialty discounts also available
- Premiums 30-40 percent lower than Indemnity plans
- Fully-insured funding offers security from unexpected costs while simplifying administration and budgeting

### For Employees:

- Coverage for a wide range of affordable services:
  - Preventive care (cleanings, X-rays, etc.)
  - Basic care (fillings, basic restorative services)
  - Major services (bridges, crowns, root canals and more)
  - Orthodontic care on most plans
  - Teeth whitening (bleaching with gel trays)
- NO dollar maximums, NO waiting periods and NO deductibles
- Added peace of mind with free access to identity theft resolution services

- 1 "DHMO" is used to refer to product designs that may differ by state of residence of enrollee, including but not limited to, prepaid plans, managed care plans, and plans with open access features.*
- 2 CIGNA's Identity Theft Program does not include reimbursement of expenses for financial losses. This is not an insurance product. "CIGNA" refers to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these subsidiaries and not by CIGNA Corporation. These subsidiaries include Life Insurance Company of North America and CIGNA Life Insurance Company of New York. CIGNA's Identity Theft services are provided under a contract with Europ Assistance USA. Presented here are highlights of CIGNA's Identity Theft Program. Full terms, conditions and exclusions are contained in CIGNA's Identity Theft Program service agreement.*
- 3 Healthy Rewards<sup>®</sup> is a discount program. Some Healthy Rewards programs are not available in all states. If your CIGNA plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. A discount program is NOT insurance, and the member must pay the entire discounted charge.*

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. The CIGNA Dental Care (DHMO) is provided by CIGNA Dental Health Plan of Arizona, Inc., CIGNA Dental Health of California, Inc., CIGNA Dental Health of Colorado, Inc., CIGNA Dental Health of Delaware, Inc., CIGNA Dental Health of Florida, Inc., a Prepaid Limited Health Services Organization licensed under Chapter 636, Florida Statutes, CIGNA Dental Health of Kansas, Inc. (Kansas and Nebraska), CIGNA Dental Health of Kentucky, Inc., CIGNA Dental Health of Maryland, Inc., CIGNA Dental Health of Missouri, Inc., CIGNA Dental Health of New Jersey, Inc., CIGNA Dental Health of North Carolina, Inc., CIGNA Dental Health of Ohio, Inc., CIGNA Dental Health of Pennsylvania, Inc., CIGNA Dental Health of Texas, Inc., and CIGNA Dental Health of Virginia, Inc. In other states, the CIGNA Dental Care plan is underwritten by Connecticut General Life Insurance Company or CIGNA HealthCare of Connecticut, Inc. and administered by CIGNA Dental Health, Inc.

