

More Products = More Savings

Healthier Smiles. Healthier Lives. Healthier Bottom Line.



More and more studies show a link between gum disease and conditions such as premature birth, diabetes, heart disease and stroke. Studies continue, but CIGNA is taking a unique industry position now, putting our “money where our mouth is” with up to **1% savings on medical claims**.

The driving force for this medical claims integration credit is the CIGNA Dental Oral Health Integration ProgramSM, the first enhanced benefit program of its kind to address diabetes, cardiovascular conditions and pre-term birth through improved oral health. These programs combine CIGNA’s integration and outreach capabilities to reinforce the connection between proper oral health and the overall health of an individual.

Integrated Benefits are Good Business

The advantages of packaging medical and dental benefits together go beyond simplified administration. Studies continue to reveal that quality dental care can contribute to reduced medical costs. At CIGNA, you receive “extra” credit for integrating your benefit plans. Why?

- 11% of all newborns are born prematurely, resulting in costs *15 times higher* than costs for a normal birth: \$41,610 vs. \$2,830. Independent research has shown that periodontal treatment may reduce the risk of premature birth by as much as 87%.¹
- The average annual health care cost for a patient with diabetes was *more than five times higher* than for patients without diabetes in 2002. Gum disease may not only be a risk factor for diabetes; but treating a diabetic’s gum disease may help avoid medical complications of poor blood sugar control.²
- A study of CIGNA Dental members with heart disease and diabetes revealed a 15% difference in average medical costs between those treated for gum disease and those who were not.³

That’s right. **Healthier gums can lead to a healthier bottom line.**

Integration Credit: Turning Evidence into Action

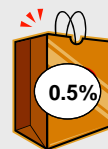
Effective immediately, new clients who package CIGNA medical and dental plans with Well Aware (heart disease and diabetes) will receive a medical claims credit of up to 1%. Eligible members in these accounts will have access to all three benefit enhancements (maternity, diabetes and cardiovascular).

New medical/dental cases without Well Aware qualify for up to a 0.5% credit – in recognition of the maternity component.

Similar credits will also be applied to existing accounts that add either coverage.

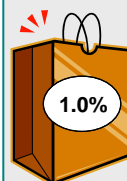
Call your CIGNA representative today to learn more.

Medical Claims Integration Credit



Medical + Dental without Well Aware

- Oral Health Enhancement
- ✓ Maternity program



Medical + Dental + Well Aware (diabetes and heart disease)

- Oral Health Enhancements
- ✓ Maternity program
- ✓ Cardiovascular and diabetes programs

smile
You have so many choices.

Visit our web site for more oral health information at www.cigna.com/dental.

¹ Journal of Periodontology, Aug 2003

² Journal of the ADA

³ CIGNA Dental Internal Analysis, 2006. Controls such as age, gender or other factors were not used. For those untreated, we do not know who does or does not have periodontal disease, as diagnostic codes in dentistry are not well established.

