

IMPROVED HEALTH AND LOWER MEDICAL COSTS

Why good dental care is important

Research continues to associate oral health with overall health. Gum disease may have a potentially significant impact on systemic health, and the implications for cost of care and quality of life can be staggering. For example, did you know that when a dentist diagnoses periodontal (gum) disease, other serious health problems may also be lurking? If oral disease is left unchecked, it may result in health complications that take a real toll on quality of life for an affected employee. Those problems can also be a drain on your and your employees' health dollars. The good news is that treating oral diseases like gum disease may improve overall health and lessen complications with other medical conditions. Regular routine oral care helps address minor problems before they become major, and more expensive to treat. That's why Cigna is always working to develop and deliver solutions that include highly effective dental coverage. It's good for your employees' health, and good for your company's bottom line.

We offer a credit for new clients who package their medical and dental plans through Cigna.¹

The right dental plan may lower medical costs

Our nationally published study supports an association between treated gum disease and lower medical costs for individuals with diabetes, heart disease and stroke.² When compared with patients undergoing initial treatment for gum disease, patients who were

previously treated for gum disease and were receiving maintenance care had reduced medical costs.² Cigna's ongoing dental and medical cost study supports a potential adverse association between untreated gum disease and higher medical costs for these three medical conditions. The numbers speak for themselves:

Average annual savings for those individuals in the study who had proper periodontal treatment.

Population	Savings*
Diabetes	\$1,687 or 29.9% ²
Heart Disease	\$2,101 or 23.2% ²
Stroke	\$1,111 or 29.6% ²

*Not an underwriting decrement.

Our findings also indicated \$1,111 average savings per person per year for individuals with gum disease who received appropriate care, regardless of whether or not they had a medical condition.² The savings may be significantly attributable to the following additional findings for the group:

- ▶ 67% lower hospital admission rate²
- ▶ 54% lower ER rate²

Cigna follows the research closely. While studies continue, we believe in the current information concerning the link between oral and overall health, and we share that belief with our clients — we offer a credit for new clients who package their medical and dental plans through Cigna. Credits may also apply to existing accounts that add a Cigna medical or dental plan.¹

Together, all the way.[®]



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

Reviewing the evidence and Cigna's action

The Cigna Dental Oral Health Integration Program® was one of the first to use improved oral health to reduce risks related to pregnancy, diabetes and heart disease. Research shows that patients with the following conditions are frequently prone to dry mouth, a condition associated with a higher risk of dental cavities: Head and neck cancer radiation³, organ transplants⁴ and chronic kidney disease.⁵ As a result, we've enhanced our program. Eligible dental customers can get 100% reimbursement of their out-of-pocket costs for certain dental services if they have any of the following medical conditions/procedures: Maternity, diabetes, heart disease, stroke, head and neck cancer radiation, organ transplants and chronic kidney disease.⁶

PREGNANCY AND PREMATURITY

Mom's gum disease may increase the chances of a preterm, low birth weight baby. The changing hormone levels in some pregnant women can make dental problems worse.⁷

The facts: In the United States, one in eight⁸ babies is prematurely born. The medical costs that businesses pay to care for one premature baby for a year could cover the costs of 10 healthy, full-term infants (\$54,149 versus \$4,389).⁹ When combined, maternity and first-year costs for a premature baby were four times as high as those for a baby born without any complications.⁸ Health plans pay more than 90% of those costs.⁹

CIGNA'S ACTION

Enhanced dental coverage during pregnancy

It's important that pregnant women take special care to properly brush at least twice a day with a soft-bristled toothbrush, floss daily and get regular dental checkups.⁷ That's why pregnant women with Cigna dental coverage can take advantage of the additional dental services covered through the Oral Health Integration Program.

DIABETES AND HEART DISEASE

Individuals with diabetes are more likely to have gum disease than people without diabetes because they are more at risk of getting infections. And gum disease can actually make it harder for people who have diabetes to control their blood sugar.¹⁰ Researchers have also found that people with gum disease are almost twice as likely to suffer from coronary artery disease.¹¹

The facts: The estimated economic cost of diabetes in 2012 was estimated at \$245 billion — a 41% increase over a five-year period.¹² More than one in five health care dollars in the United States is spent caring for someone diagnosed with diabetes.¹²

Bacteria present in gum disease may help trigger the formation of blood clots, which can contribute to a heart attack or stroke. One study suggests that the cost of medical care for heart disease will rise from \$273 billion to \$818 billion between 2010-30. The same study says heart disease cost more than \$320 billion in healthcare and lost productivity costs.¹³

CIGNA'S ACTION

Enhanced dental coverage for people with diabetes and heart disease

Studies continue to present evidence that good oral health may contribute to reduced risk of heart disease, stroke and diabetic complications. That's why Cigna offers enhanced coverage for eligible customers with these conditions through the Oral Health Integration Program.

ORAL CANCER

Early detection may help save a life — about 60% of all patients with oral cancer survive five years.¹⁴

The facts: Approximately 40,000 Americans will be diagnosed with oral cancer each year.¹² But, when oral cancer is caught early, survival rates reach 80%–90%.¹⁵ It is estimated that approximately \$3.2 billion is spent in the U.S. each year on treatment of head and neck cancers.¹⁴

CIGNA'S ACTION

Enhanced oral cancer screening coverage

Surgical biopsies may not be generally prescribed unless something in the mouth appears "very suspicious." Cigna's **Brush Biopsy coverage**¹⁶ offers dentists and patients a nonsurgical way to evaluate a suspicious area for abnormal cells.

Why Cigna for both medical and dental coverage?

The benefits go beyond simplified administration. Our capabilities as a health service company allow us to look at the whole person – not just a dental condition. And our customer service representatives are available 24/7 for questions our customers may have, any time of day, about either plan.

- › Integration and total health management have been a focus for Cigna throughout the past several years. In addition to initiatives like the Oral Health Integration Program we have integrated capabilities across all Cigna units.
- › Being a fully integrated health service company has been instrumental to our success in creating programs and initiatives that involve the integration of medical and dental coverage information. And we'll continue to leverage Cigna's capabilities in health and wellness advocacy and case management to help our customers enjoy a better quality of life – and help our clients recognize improved productivity as a result.
 - We've trained our health advocacy staff to use a dental care assessment in order to educate on the importance of oral health and how it may affect an individual's medical conditions. Our staff also encourages individuals with related conditions to seek dental care, make an appointment with the dentist, and informs them about the Cigna Dental Oral Health Integration Program.
- › We use an evidence-based approach to dentistry to create our innovative dental plan designs and policies. To further this approach we established a clinical advisory panel of well known leaders and researchers in the dental profession. Their scientific knowledge and input helps us continue to create and deliver innovative coverage options that address medical/dental integration, as well as new and developing dental technologies.

Raising awareness in the workplace

Another benefit of having Cigna medical and dental coverage is our comprehensive communication and education capabilities. After all, what good is a dental benefit if your employees aren't enrolling in it? And of those who enroll, how many are choosing the right dental plan? Effective communications can move individuals from passive players to active participants. Based on the National Assessment of Adult Literacy, approximately 36% of the U.S. population has low health literacy.¹⁷ This means they can't understand documents written above a sixth grade reading level. A significant body of research has demonstrated that there is a relationship between lower health literacy and higher health care costs from less frequent preventive care, longer and more frequent hospital stays, and lower medication adherence.¹⁷

As a result of these findings, Cigna has implemented the "Words We Use" guidelines in all of our customer communications – this means using clear, simple, easy to understand words while doing away with industry jargon. We help our clients send the right message to the right people in the right way:

- › **PREPARE** employees to choose a dental plan at enrollment based on their specific needs
- › **ENGAGE** employees at enrollment meetings, benefit fairs or wellness events
- › **TEACH** employees how to maximize their dental care dollars year-round
- › **TRAIN** your HR team and/or managers to answer your employees' questions
- › **ENCOURAGE** employees to stay well by getting regular preventive dental care

And our translation capabilities allow us to make sure customers get important information in the language most comfortable to them. From dental health flyers, to e-cards, to event posters and more – we have the communications and resources to get your employees enrolled and in the dentist's chair.

Learn more

Find out how Cigna can help you design a dental plan that impacts the health and well-being of your employees without compromising your bottom line.

Call your broker or Cigna representative today.



1. Credits not available in all states.
2. "Preventive Dental Treatment Associated with Lower Medical Utilization and Costs", national Cigna study presented at the International Association for Dental Research Meeting, March 2015, Boston.
3. U.S. Department of Health and Human Services. National Institutes of Health. NIH Publication No. 12-4362. Head and Neck Radiation Treatment and Your Mouth. (August 2014)
4. U.S. Department of Health and Human Services. National Institutes of Health. NIH Publication No. 11-6269. Organ Transplantation and Your Mouth. (October 2014)
5. Gautam, Nalam Radhika et al. "Effect of End-Stage Renal Disease on Oral Health in Patients Undergoing Renal Dialysis: A Cross-Sectional Study." Journal of International Society of Preventive & Community Dentistry 4.3 (2014): 164–169. PMC. Web. 19 Feb. 2016.
6. The Cigna Dental Oral Health Integration Program offers 100% reimbursement for copays or coinsurance for certain related dental procedures, subject to the following limitations: coverage for periodontal maintenance is limited to four per year during active therapy; customers undergoing treatment for chronic kidney disease, organ transplants, or head/neck cancer radiation receive coverage for topical fluoride application and varnish, and dental sealants (age limits removed, other plan limitations may apply); maternity patients receive coverage for one additional oral evaluation and cleaning during their pregnancy term. Reimbursements under this program will apply to, and are subject to, any applicable plan annual benefit maximums. All other plan terms and conditions apply.
7. American Dental Association. (Accessed February 2016). Pregnancy. Retrieved from <http://www.mouthhealthy.org/en/pregnancy>.
8. National Center for Health Statistics, final natality data. Retrieved February 2016 <http://www.marchofdimes.com/peristats/pdflib/998/US.pdf>.
9. "Premature Babies Cost Employers \$12.7 Billion Annually" Report Prepared for March of Dimes, February 7, 2014. Retrieved February 19 2016.
10. National Diabetes Information Clearinghouse in service of the National Institute of Diabetes and Digestive and Kidney Diseases. National Institutes of Health. NIH Publication No. 12-4280. Prevent diabetes problems: Keep your mouth healthy. (September 2014)
11. American Academy of Periodontology. (Accessed February 2016). Gum disease links to heart disease and stroke. Retrieved from <http://www.perio.org/consumer/mbc.heart.htm>
12. Shute, Nancy. "What Diabetes Costs You, Even If You Don't Have The Disease", November 2014. <<http://www.npr.org/sections/health-shots/2014/11/20/365279289/what-diabetes-costs-you-even-if-you-dont-have-the-disease>>
13. Center for Disease Control. "Heart Disease and Stroke Cost America Nearly \$1 Billion a Day in Medical Cost, Lost Productivity". April 2015. <<http://www.cdcfoundation.org/pr/2015/heart-disease-and-stroke-cost-america-nearly-1-billion-day-medical-costs-lost-productivity>>
14. Oral Cancer Foundation. (Accessed February 2016). Oral cancer facts. Retrieved from <http://oralcancerfoundation.org/facts/index.htm>.
15. American Cancer Society. (2016, January 27). Oral cavity and oropharyngeal cancer. <<http://www.cancer.org/acs/groups/cid/documents/webcontent/003128-pdf.pdf>>
16. Most Cigna Dental plans include Brush Biopsy coverage. Coverage is subject to applicable plan copays, coinsurance, deductibles, annual benefit maximums and waiting periods. Contact your Cigna representative for details.
17. Originally produced by Penny Glassman, former Technology Coordinator, National Network of Libraries of Medicine New England Region, Shrewsbury, MA. Health Literacy. (Accessed February 2016).

If you are unable to access these [reports or studies] please contact your Cigna sales representative to request a copy. All dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company (CGLIC), Cigna HealthCare of Connecticut, Inc., and Cigna Dental Health, Inc. and its subsidiaries, including 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., 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. Policy forms: OK – Dental Indemnity/PPO – HP-POL99 (CHLIC) and GM6000 ELI288 et al (CGLIC), DHMO – HP-POL115 (CHLIC) and GM6000 DEN201V1 (CGLIC); TN – Dental Indemnity/PPO – HP-POL69/HC-CER2V1 et al, DHMO – HP-POL134/HC-CER17V1 et al (CHLIC). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.