

## Cigna Offering New Dental Product Features that Reward Preventive Care and Provide Cost Savings

PHILADELPHIA, April 05, 2011 - As employers seek ways to control benefit costs, more are focusing on benefit programs that offer preventive options and strategies that encourage participation.<sup>1</sup> Cigna has expanded its dental product suite by adding new features that reward people for getting preventive dental care and also provide employers more plan design flexibility, while controlling benefit costs.

By promoting preventive care, dental benefits can help lead to better overall health, increased workforce productivity, and fewer treatment claims over time, which can decrease overall costs. In fact, every dollar spent on preventive dental care can save between \$8 and \$50 in restorative and emergency treatments.<sup>2</sup>

"Incentive-based programs have been shown to improve a person's health," said **Bebe Shuler-Mure, assistant vice president for Cigna's dental products**. "People who take advantage of these types of benefits can realize long-term out-of-pocket savings and experience an improvement in overall health, while employers will have a healthier and more productive workforce with more stable benefit costs."

Three new plan features are now available with Cigna's Dental PPO, EPO and Traditional indemnity plans and can be bundled to meet employers' benefits needs:

- **Cigna Dental Waiver Saver** encourages individuals to get preventive oral health care by not having costs for preventive and diagnostic services (Class 1 services) apply to maximums or deductibles. A plan design such as Waiver Saver focuses on removing any perceived or real financial barriers to preventive treatment. The goal of the program is to promote consistent use of these services, improving oral health of employees over time and helping to control long term benefit costs.
- **Cigna Dental ProactivePlus** provides two options for employers looking for more budget- targeted dental plan designs.
  - **Option 1** - The first option includes coverage for preventive and diagnostic services (Class 1 services) only and includes exams, X-rays, cleanings and fluoride treatments.
  - **Option 2** - The second option covers preventive, diagnostic and basic restorative services (Class I and II services) Basic restorative services may include fillings, root canals, extractions and periodontal care.
- **Cigna Dental WellnessPlus** rewards individuals for receiving preventive care. When a customer participates in preventive care in one plan year, he or she qualifies for increased coverage in the following plan year. The rewards continue year after year until they reach the maximum specified by the plan design chosen by the employer. This product feature, first introduced in 2006, will now offer more flexibility for employers by including varying coinsurance levels for different types of services, which can help make preventive care services more attractive for customers.

Each new product feature works together with Cigna's other preventive care-focused services. The Cigna Dental [Oral Health Integration Program](#)<sup>®</sup> provides greater access to dental products and services for customers with specific chronic medical conditions, and the [Healthy Rewards](#)<sup>®</sup> program provides discounts on health and wellness products and services.

The Cigna Dental PPO Radius Network is not only the largest national Dental PPO networks based on the number of unique dentists<sup>3</sup>, but it also holds a sizable lead over competing "DPPO" networks<sup>4</sup>. The Radius network has grown 47 percent over the last two years. It includes more than 86,300 unique dentists, which translates to nearly 210,000 dentist locations.

## About Cigna

Cigna (NYSE: CI) is a global health service and financial company dedicated to helping people improve their health, well-being and sense of security. Cigna Corporation's operating subsidiaries in the United States provide an integrated suite of health services, such as medical, dental, behavioral health, pharmacy and vision care benefits, as well as group life, accident and disability insurance. Cigna offers products and services in over 27 countries and jurisdictions and has approximately 65 million customer relationships throughout the world. All products and services are provided exclusively by such operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include Life Insurance Company of North America, Cigna Life Insurance Company of New York, and Connecticut General Life Insurance Company. To learn more about Cigna, visit [www.cigna.com](http://www.cigna.com). To sign up for email alerts or an RSS feed of company news, log on to <http://newsroom.cigna.com/rss>. Also, follow us on Twitter at [@cigna](https://twitter.com/cigna), visit Cigna's YouTube channel at <http://www.youtube.com/cigna> and listen to Cigna's podcast series with healthy tips and information at <http://www.cigna.com/podcasts> or by searching "Cigna" in iTunes.

1 "Health benefit cost growth accelerates to 6.9% in 2010," Mercer, November 17, 2010, <http://www.mercer.com/press-releases/1400235?siteLanguage=100>

2 American Dental Hygienist Association, 2006

3 Data source: NetMinder. Data as of March 2011. The Ignition Group makes no warranty regarding the performance of the data and the results that will be obtained by using the data.

4 The 2009 NADP/DDPA Network Statistics Report defines a Dental PPO network as business that is based on contracted dentists who are paid at the discounted-fee-for service levels. This definition excludes networks where the payment mechanisms are more akin to indemnity reimbursement levels.