



CLINICAL INSIGHTS DRIVE BETTER OUTCOMES

Cigna Dental Report

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company and its affiliates.

The impact of preventive dental care.

It's no secret that oral health and overall health are inextricably connected. Research has shown that gum disease can significantly affect systemic health, ultimately impacting not only the patient's **quality of life**, but their **out-of-pocket costs** for medical and dental care.¹ When it comes to preventive care, it's clear the old adage is true – an ounce of prevention is worth a pound of cure.

The Cigna Dental Clinical Team completed a multi-year study to better understand the impact that preventive dental care has on medical and dental costs, and what impact periodontal treatment has on patients diagnosed with periodontal disease.

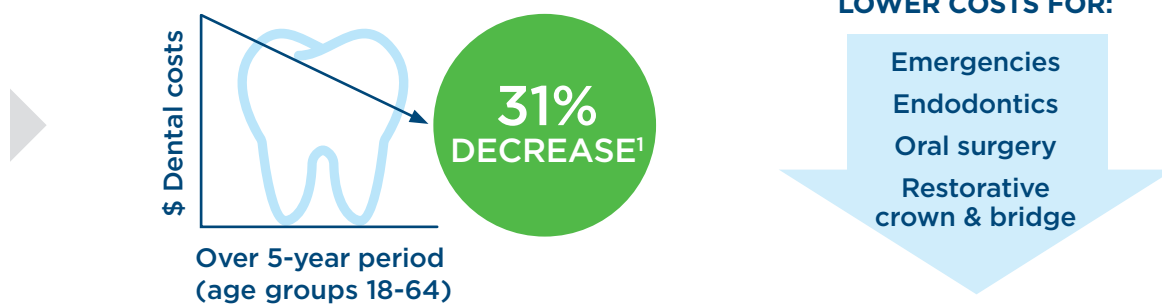
Preventive care reduces future dental costs.

We concluded that individuals who practice good preventive oral health care* by visiting their dentist as recommended show consistent cost savings year over year.

In fact, over a five-year period, dental costs declined steadily to reach a **total savings of 31% per customers, per year (PMPY)** for age groups 18-64.¹ Customers in this group also see lower costs for dental services such as endodontics, restorative, crown and bridge, and more.

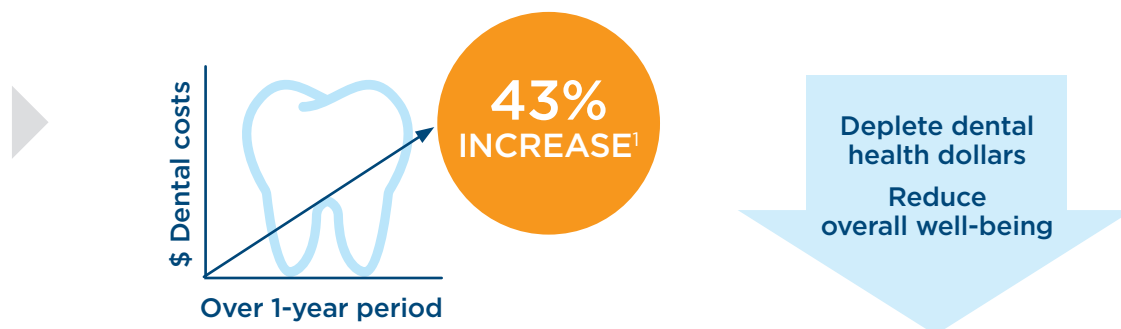
*For purposes of this study, preventive care is defined as receiving at least one cleaning per year.

LOWER COSTS WITH PREVENTIVE ORAL CARE



The benefits of receiving good preventive care are clear. But what about the consequences of NOT seeing the dentist for preventive care? They are staggering. **Customers who did not receive preventive care experienced a 43% increase to their annual dental costs over the same period of time.**¹ This financial impact can be a drain on your and your employees' dental health dollars, and on their overall well-being.

HIGHER COSTS WITHOUT PREVENTIVE ORAL CARE



	Customers who received preventive care	Customers who did not receive preventive care
Cost of dental care ¹	Decreased by 31%	Increased by 43%
Cost of crowns ¹	\$79	\$119
Cost of emergency visits ¹	\$7	\$16
Cost of root canal treatments ¹	\$25	\$57
Cost of restorations ¹	\$58	\$109

In addition to saving customers money, practicing good preventive dental care was also shown to reduce the number of emergency room visits and hospital admissions. This translates into **medical cost savings** for the customers, and increased value for your benefit dollars.

**36%
REDUCTION**
in emergency room rate
resulting in average \$25 PMPY
cost reduction for all
matched customers.¹



**39%
REDUCTION**
in hospital admission
rate resulting in average
\$110 PMPY cost reduction
for all matched customers.¹

Periodontal treatment reduces medical costs.

Using data collected from an earlier study on the impact of periodontal treatment on medical costs, published and presented at the International Association for Dental Research Meeting, in March 2015, the Cigna Dental clinical team reviewed claim data since the original report to determine if additional time and dental services had an impact on longer-term savings. The results are compelling, with customers who received treatment for their periodontal disease seeing a **reduction in medical costs of \$375 PMPY**, or 6% in one year, and 8% over two years.² We also saw a significant decrease in the number of emergency room visits and hospital admissions.



\$375
in **medical cost savings**,
an 8% reduction in PMPY
cost to the employer.

Reduction in Total
Medical Cost (TMC):
6% in one year,
8% over two years.²



23%
fewer ER
visits²



25%
fewer annual
in-patient
admissions²

Despite the availability of preventive care and the impact it can have on dental costs, nearly **50% of all adults (aged 30 and over) have signs of periodontal (gum) disease.**³ This is a serious concern for the 65 million people with symptoms, because when a dentist diagnoses periodontal disease, there may be other serious health problems lurking that could be exacerbated by the oral problem.

The impact of periodontal treatment on patients diagnosed with chronic conditions.

Within the periodontal study group, we also saw additional savings for customers diagnosed with coronary heart disease and diabetes who received treatment for periodontal disease. Customers with one of these chronic conditions, who received treatment for their periodontal disease, saw a **reduction in emergency room visits** as well as a **13.6% TMC savings**.²

REDUCTION IN EMERGENCY ROOM VISITS RESULTED IN:



13.6%
savings for
customers with
chronic conditions²



\$48 PMPY
average savings
for customers with
heart disease²



\$34 PMPY
average savings
for customers with
diabetes²



Bottom line? Regular routine oral care helps address minor problems **before** they become major, and more expensive to treat.



The challenge? Motivating customers to recognize the connection and take control of their health through programs and services designed to proactively address - and get ahead of - the consequences of poor oral health.

Identify, educate, treat and prevent. The path to better health.

Using our whole-person health insights, learnings and experience, we have built innovative dental solutions that help customers access care when, where and how they need it - all to help them lead the healthiest lives possible.

PERSONAL HEALTH INSIGHTS,
LEARNING & EXPERIENCE

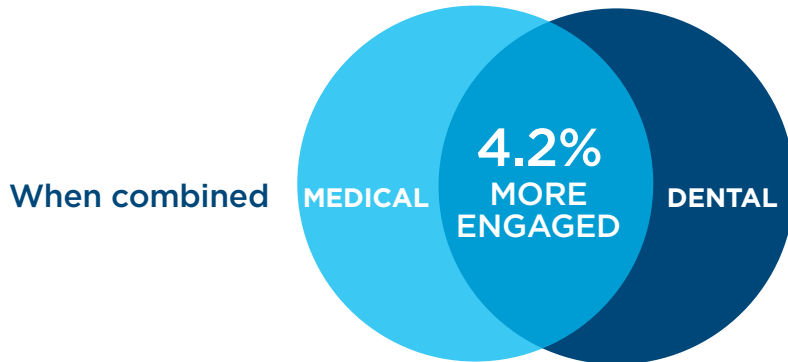
BUILD INNOVATIVE
DENTAL SOLUTIONS

TO HELP CUSTOMERS
ACCESS CARE

WHEN AND HOW THEY NEED IT

Dental coverage that helps improve people's health. It's in our DNA.

And when you bundle Cigna dental with medical, the impact can be even greater. When compared to customers with only medical coverage, those with both dental and medical with Cigna who had at least one dental cleaning were **4.2% more "engaged"**⁴ in the management of their health. This means they completed at least two health maintenance activities or at least one health improvement activity such as a biometric screening, weight loss coaching or improving medication adherence – programs designed to help motivate customers to take control of their health and make changes that can help improve their overall well-being. This can translate to savings for them – and for you.



▶ **Plus better motivation to participate in health improvement activities**

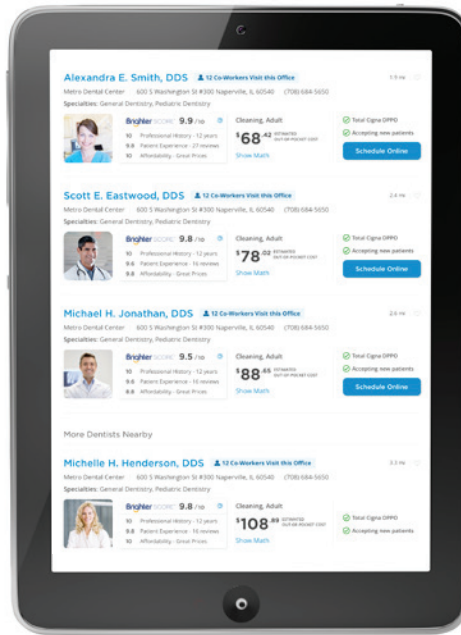


Raising awareness to effect positive changes.

Cigna has long understood the connection between engaged customers and the impact it can have on behavior, so we focus on leveraging the value of engagement through innovative tools designed to help educate and empower customers to access the care they need, and to maximize the value of their benefits. Our personalized customer experience and large network of providers makes it easier for people to access vitally important preventive care and to help mitigate the impact of poor oral health on future costs and overall well-being.



Ease of access
thru myCigna® tools



Quality network
of providers



Better
engagement

Communication and support designed for customers

We recognize a **one-size-does-not-fit-all approach** is key when it comes to accessing the information customers need to make informed decisions. Couple this understanding with research that has demonstrated 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,⁵ and it's clear **how important it is to make health and plan-related information easily accessible to customers.**

24/7
live phone
support

Online
chat
support

"Ask
Alexa"

Information on
myCigna.com

This is why we offer support in a variety of ways – including 24/7/365 live phone support (with translators available for over 150 languages), online chat support, tools and services on our myCigna customer portal, a variety of educational articles, quizzes and infographics on Cigna.com and the ability to access Amazon Alexa Skill Sets to explain many common dental and medical terms, right in the comfort of a customer's home.⁶ By making information about health and dental topics (and information about the benefits they have to manage them) more accessible, customers are better educated and empowered to take advantage of the services that can help them live a healthier life.

Medical-Dental connection. The challenge is clear. The solution is here.

The Cigna Dental Oral Health Integration Program^{®7} was one of the first to use improved oral health to reduce risks related to diabetes, heart disease and other conditions that may be impacted by gum disease or that have side effects that can contribute to a higher risk for dental cavities.

Customers diagnosed with diabetes, heart disease, stroke, head and neck cancer radiation, organ transplants, chronic kidney disease and customers who are pregnant have access to additional dental services designed to help mitigate the impact of gum disease on their other condition(s). **Eligible dental customers who enroll in the Cigna Dental Oral Health Integration Program can get 100% reimbursement of their out-of-pocket costs for certain dental services if they have any of these conditions.⁷**

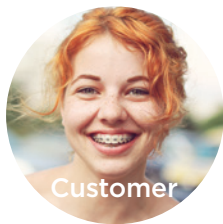


The Cigna Dental Oral Health Integration Program helps at-risk customers mitigate the risk of developing costly dental problems.

Expertise to deliver a strong solution.

As a fully integrated health service provider, Cigna brings a level of expertise and insight to our dental offering not always available through other dental carriers. This expertise has been instrumental to our success in creating programs and initiatives that leverage **our deep understanding of the connection between oral health and overall health**. Our goal is to help our customers enjoy a better quality of life – and help our clients recognize improved productivity as a result. Together with Cigna, we can help you maximize your benefit dollars and inspire better health among your employees.

OUR APPROACH TO BETTER HEALTH AND COST SAVINGS



Identify



Engage



Educate/
Empower



Treat



Prevent

For more information,
contact your Cigna representative.



1. National Cigna study: "Long Term Dental Care and Its Impact on Dental Costs". Completed August 2018. **Study – 610,071 members:** Members who received at least one cleaning per year in the first three years of the study, Aug 2011 – Aug 2014 with continuous Cigna dental plan enrollment over Aug 2011 – Aug 2017. **Control – 416,606 members:** Members who did not receive any cleanings in the first three years of the study, Aug 2011 – Aug 2014 with continuous Cigna dental plan enrollment over Aug 2011 – Aug 2017. Result statistically significant with p-value<0.05.
2. "Preventive Dental Treatment Associated with Lower Medical Utilization and Costs," national Cigna study presented at the International Association for Dental Research Meeting, Boston. March 2015. Updated with 2018 Data. Study Group – 16,750 Members who received periodontal treatment in 2014 and in each subsequent years 2015–2016. Control Group – 16,750 Members who received periodontal treatment in 2014, and no subsequent treatment in 2015–2016. Result statistically significant with p-value<0.05.
3. Centers for Disease Control. Fast Stats – Oral and Dental Health. <https://www.cdc.gov/nchs/fastats/dental.htm> Accessed January 2019.
4. National Cigna study: "Impact of Integrating Dental and Medical with Cigna". Completed August 2018. **Study – 728,031 members** with continuous Dental and Medical coverage Jan 1, 2015 – Dec 31, 2016. At least 9 months of medical data in 2014. **Control – 1,130,231 members** with continuous Medical coverage and **no dental** coverage Jan 1, 2015 – Dec 31, 2016. At least 9 months of medical data in 2014. Result statistically significant with p-value<0.05.
5. "Association between health literacy and medical care costs in an integrated healthcare system: a regional population based study" National Institutes of Health. Accessed January 2019.
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7. Covered employees must enroll in the program prior to receiving dental services to be eligible for reimbursement. This program provides reimbursement for certain eligible dental procedures for customers with qualifying medical conditions. Reimbursement is applied to and subject to any applicable calendar year maximum. Contact your Cigna representative for program details.

Product availability may vary by location and plan type and is subject to change. All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

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