

The value of CIGNA DENTAL



At Cigna, we help each individual customer understand how their dental health impacts their overall health and wellness. And we save our clients money in the process.

We understand how the right dental plan can lower medical costs and lead to a healthier, more productive workforce. Cigna Dental provides **easy and affordable access to care, a whole-person integrated health focus and a revolutionized customer experience.** As a health service company with robust dental capabilities, Cigna delivers **better savings, better health and a better experience** for clients and customers.

Three compelling reasons to consider Cigna Dental:

1. Easy and affordable access to care (better savings)

Cigna has the largest discounted DPPO network in the nation and the industry's only wrapper program (Dental Network Savings Program - DNSP) that provides additional discounts for out-of-network services. Cigna provides over 285,000 total access points.

We've continued to grow our network without sacrificing quality. Cigna dentists go through a rigorous and selective screening process to ensure that they are licensed practitioners whose certifications and credentials meet the nation's highest standards.

Cigna Dental also has the highest network claim savings as realized through our effective discounts with savings that beat the industry on average by 4%.

Lastly, for employees whose main driver is premium cost, Cigna provides one of the largest DHMO networks with over 61,000 total access points.

2. Whole-person integrated health focus (better health)

Our unique capabilities as a health service company allow us to treat the whole person - not just a dental condition. Our integrated medical and dental systems proactively identify risks so trained health advocates can engage high-risk individuals in improving their oral and total health.

The Cigna Dental **Oral Health Integration Program**[®] is the most comprehensive program of its kind in the market today. It not only includes 100% reimbursement for certain dental procedures shown to affect specific medical conditions, but it also includes articles on behaviors that affect oral and overall health. We even included a pharmacy component to the program where participants can get up to 50% off average retail prices on certain prescription dental products.

GO YOUSM



Cigna's ongoing internationally published studies support an association between treated gum disease and lower medical costs for individuals with diabetes, heart disease and stroke. For example, our **2011 Diabetes Study found a 23% (\$2,483) average annual savings** for patients with diabetes and gum disease who had proper periodontal treatment.

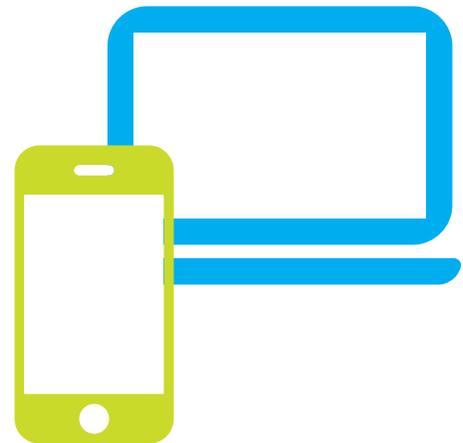
Because we believe so strongly in the importance of proper oral care and its connection to total health, we offer a **1% integration credit on medical premium for fully insured clients** who package their medical and dental plans through Cigna.

3. Revolutionized customer experience (better experience)

At Cigna, we've made a personal commitment to each and every one of our customers to create a better experience. And this focus applies to our dental products and services.

Our cutting-edge customer service features include:

- The industry's only **LIVE 24/7** customer service—over 15% of calls are handled after-hours.
- A newly **redesigned interactive website (MyCigna.com)** that includes a Treatment Cost Estimator for dental services and Oral Health Assessment Tools.
- **Clear communications** through the Words We Use. This includes easy-to-understand, year-round education so employees understand their plan.
- **Mobile** capabilities to find a network dentist when you are on the go.



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