

FROM THEIR TEETH TO THEIR TOES, IT'S ALL CONNECTED.

Real solutions for real life.

Improving whole person health through dental solutions.

SON NEEDS WISDOM
TEETH REMOVED
WORRIES
ABOUT HIS PAIN
SELF-CONSCIOUS
ABOUT SMILE
CARETAKER
WORKS FULL-TIME



CIGNA DENTAL HEALTH CONNECT[®]
A UNIQUE CARE MODEL SO EVERYONE CAN THRIVE.

[▶ SEE HOW IT WORKS](#)

Using insights to find opportunities	Medical conditions impacted by oral health	Access to care	Safe prescribing measures
Connecting customers with innovative solutions	<ul style="list-style-type: none"> Dental Outreach Program¹ Cigna Dental Oral Health Integration Program[®] 	<ul style="list-style-type: none"> Cigna Onsite Dental[™] Large networks of providers contracted to provide discounted care 	<ul style="list-style-type: none"> Monitor opioid prescribing 3-day supply when integrated with Cigna Pharmacy²

PRODUCT SOLUTIONS

Employees want choices, because one size does not fit all.

1 **CIGNA DENTAL PPO**
The freedom to choose.

A projected **77%** network utilization³



VALUE-FOCUSED DENTIST SEARCH TOOLS

37.5% of customers are willing to change to a higher-value dentist and save on average

36.2% using **myCigna.com**⁴



2 **CIGNA DENTAL CARE**[®]
It's not the DHMO you think you know.⁵

Largest DHMO network available⁶



1 in 5 dentists already used by DPPO customers⁷

Change dentists **anytime**

40% lower premiums⁸

NETWORKS BUILT TO MEET CUSTOMER NEEDS



Ranked **#1** best-in-class dental carrier by dentists⁹

Customers give our network dentists an average rating score of **95%**¹⁰



PERFORMANCE-BASED COMPENSATION



66% of Cigna Dental Care network dentists in the pay-for-performance program¹¹



GROWING OUR NETWORKS WHERE CUSTOMERS NEED IT MOST

100% of recruitment guarantees met – 15 years in a row¹²

REAL. RELIABLE. RESULTS.

BETTER OUTCOMES

9% fewer opioids prescribed¹³



19% reduction in dosage¹³



5% increase in preventive care visits¹⁴



25% fewer inpatient admissions with periodontal care¹³



23% fewer ER visits with periodontal care¹³



BETTER VALUE

31% lower costs with preventive care¹³



6%-8% TMC savings for periodontal treatment¹³



myCigna[®] support tools lower total cost savings

2%-3%⁴

Offering choice of DHMO and DPPO can save

5%-10% total dental costs⁸

INNOVATION DELIVERS SOLUTIONS

CIGNA DENTAL INNOVATION STUDIO



IN CONTINUOUS PURSUIT OF BETTER

Developing next-gen tools, building innovative partnerships and pilots, piloting rewards-based health engagement programs.

All designed to deliver better health outcomes and maximize savings.

▶ WATCH US IN ACTION



1. Program only available for pre-approved clients. 2. Cigna-administered pharmacy plans limit coverage to a 3-day supply, subject to applicable plan terms and conditions, including medical necessity, licensed prescriber/pharmacy, network and cost-share requirements. 3. Cigna Internal Data and Reporting, December 2019. Network utilization projected for claims across the DPPO and DPPO Advantage networks for 2021. 4. Cigna 7/2018 analysis of dental claims and myCigna.com activity between 2/1/17–4/30/18. 5. The term DHMO ("Dental HMO") is used to refer to product designs that may differ by state of residence of enrollee, including, but not limited to, prepaid plans, managed care plans, and plans with open access features. 6. Netminder DHMO network data as of September 2019, reflecting Cigna Dental Care (DHMO) - Access Plus Network counts of unique locations. Data is subject to change. The Ignition Group makes no warranty regarding the performance of the data and the results that will be obtained by using. 7. Projected for January 2019, percentage of contracted providers in the Cigna DPPO network who are also contracted in the Cigna Dental Care Access Plus Network. 8. Per Employee Per Month costs are based on national Cigna Book of Business average costs as of year-end 2018. Actual costs will vary. 9. Completed by 1,047 contracted dentists, dental practice managers and office staff with Cigna DHMO, PPO or both plans, from October 2018–November 2018. Best-in-class ranking is on overall satisfaction and ease of doing business ratings. Respondents represent 1.4% response rate across all contracted providers who received survey. Respondents ranked Cigna and other carriers. 10. Cigna internal utilization data – average percentage of recommendations across network DPPO dentists by Cigna customers. As of October 2019. 11. Cigna Dental Care (DHMO) internal utilization data as of October 2019. 12. Cigna Internal Data and Reporting on Cigna Dental National Accounts recruiting performance guarantees between 2004–2019. 13. "Preventive Dental Treatment Associated with Lower Medical Utilization and Costs." National study of Cigna customers with dental and medical coverage, July 2019. First year TMC savings: 6%, second year TMC savings: 8%. 14. Cigna Dental Care (DHMO) preventive care utilization data as of October 2019.

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, contact a Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. Cigna Dental PPO plans are insured or administered by Cigna Health and Life Insurance Company (CHLIC), with network management services provided by Cigna Dental Health, Inc. (CDHI) and certain of its subsidiaries. In Texas, the insured dental plan is known as Cigna Dental Choice, and this plan uses the national Cigna DPPO network. Cigna Dental Care (DHMO) plans are insured by 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. (KS and NE), Cigna Dental Health of Kentucky, Inc. (KY and IL), 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. In other states, Cigna Dental Care plans are insured by CHLIC or Cigna HealthCare of Connecticut, Inc., and administered by CDHI. CHLIC policy forms: OK – DPPO: HP-POL99/HP-POL388, DHMO: POL115; OR – DPPO: HP-POL68/HP-POL352, DHMO: HP-POL121 04-10; TN – DPPO: HP-POL69/HC-CER2V1/HP-POL389 et al., DHMO: HP-POL134/HC-CER17V1 et al. All pictures are used for illustrative purposes only.