

# Customers who need more, get more

For eligible CIGNA Dental customers.

The CIGNA Dental Oral Health Integration Program was first to enhance dental coverage for people with diabetes, heart disease and for pregnant women – because research shows that oral health may have an impact on overall health. And as the associations between oral and overall health continue to grow, so does our program. We've added certain procedures for specialized dental needs at no additional cost to you – and other perks too!

## More Coverage – Medical Conditions Associated with Oral Health

CIGNA Dental continues to follow current clinical research indicating associations between oral health and medical conditions. As a result, we've enhanced our Program to reflect the latest medical and dental research. If you have any of the medical conditions below, you qualify for 100 percent reimbursement of your copays or coinsurance for certain related dental procedures. There's no additional charge for the Program – if you qualify, you get reimbursed!\*

### Covered Medical Condition

#### Maternity

### Did You Know...

One study showed that pregnant women with untreated chronic gum disease during the second trimester were up to **eight times more likely to give birth prematurely.**<sup>1</sup>

#### Stroke **NEW!** & Cardiovascular Disease

80 million, or one in three, adults in the U.S. have cardiovascular disease. **Those with gum disease may be at greater risk for heart disease and stroke.**<sup>2</sup>

#### Diabetes

Gum disease can be a risk factor for complications of diabetes, and it can also put diabetics at a higher risk for additional gum problems.<sup>3</sup> **Some studies show that gum disease may also make it more difficult for diabetics to control their blood sugar.**<sup>4</sup>

#### Head and Neck Cancer Radiation **NEW!**

**Head and neck radiation can harm normal cells**, including cells in the mouth such as the soft, moist lining of your mouth, jaw bones, and glands that make saliva. The radiation could cause the mouth to be dry which in turn could cause increased risk for tooth decay and gum disease.<sup>5</sup>

#### Organ Transplants **NEW!**

**Organ transplant patients need specialized dental care.** The compromised health and immune system of transplant patients could place them at increased risk for systemic as well as oral infections, including tooth decay and gum disease.<sup>6</sup>

#### Chronic Kidney Disease **NEW!**

Researchers found that **subjects with gum disease and those with missing teeth were nearly twice as likely to have chronic kidney disease** compared with those without these risk factors. Patients with acute kidney disease may also have an increased risk of tooth decay because of a dry mouth.<sup>7</sup>

1 Journal of the American Dental Association, July 2001 "Oral Health During Pregnancy: An Analysis of Information"

2 American Academy of Periodontology, www.perio.org, Feb. 2002

3 American Academy of Periodontology, April 2006

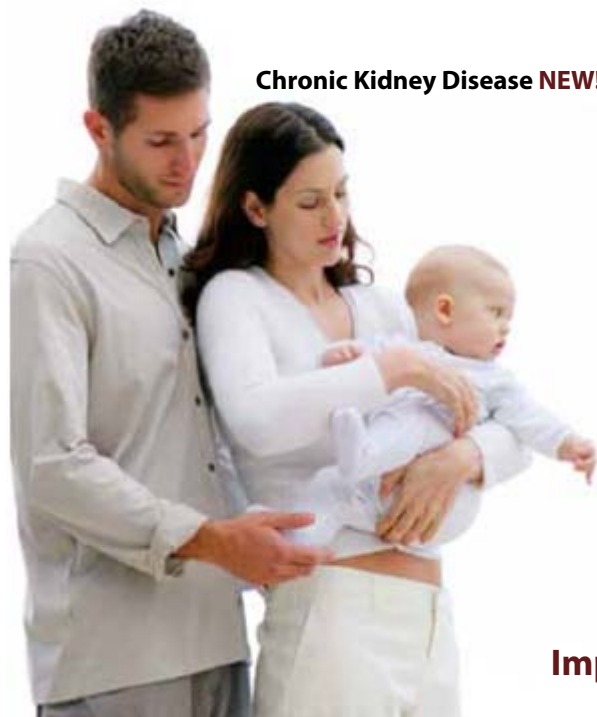
4 Journal of the American Dental Association, October 2003

5 "Head and Neck Radiation Treatment and Your Mouth," U.S. Department of Health and Human Services,

National Institutes of Health, National Institute of Dental and Craniofacial Research, July 2008

6 Dental Management of the Organ Transplant Patient. National Institutes of Health. National Institute of Dental and Craniofacial Research. NIH Publication No. 10-6270. Reprinted October 2009.

7 Colgate World of Care. Reviewed by the Columbia University College of Dental Medicine. Retrieved 12/31/09. www.colgate.com.



Turn Over for More  
Important Program Information



## More Coverage – Dental Services for Customers with Associated Medical Conditions

The table below shows covered dental services by medical condition.

| Covered Dental Services  | Cardio | Stroke | Diabetes | Maternity | Chronic Kidney Disease | Organ Transplants | Head & Neck Cancer Radiation |
|--|--------|--------|----------|-----------|------------------------|-------------------|------------------------------|
| Periodontal Treatment & Maintenance (D4341, D4342, D4910 <sup>1</sup> )                                  | ✓      | ✓      | ✓        | ✓         | ✓                      | ✓                 | ✓                            |
| Periodontal Evaluation (D0180)   |        |        |          | ✓         |                        |                   |                              |
| Oral Evaluation (D0120 <sup>2</sup> , D0140 <sup>2</sup> , D0150 <sup>2</sup> )                          |        |        |          | ✓         |                        |                   |                              |
| Cleaning (D1110 <sup>3</sup> )   |        |        |          | ✓         |                        |                   |                              |
| Emergency Palliative Treatment (D9110 <sup>4</sup> )   |        |        |          | ✓         |                        |                   |                              |
| Fluoride – topical application & varnish (D1203 <sup>5</sup> , D1204 <sup>5</sup> , D1206 <sup>5</sup> ) |        |        |          |           | ✓                      | ✓                 | ✓                            |
| Sealants (D1351 <sup>5</sup> )   |        |        |          |           | ✓                      | ✓                 | ✓                            |

<sup>1</sup> Four times per year.

<sup>2</sup> One additional evaluation.

<sup>3</sup> One additional cleaning.

<sup>4</sup> No limitations.

<sup>5</sup> Age limits removed, all other limitations apply.

## More Savings

Your dental care doesn't just happen at the dentist's office. You floss, brush and rinse. But sometimes you need more. When you submit a Reimbursement Form for a covered procedure, we'll give you up to 50 percent off average retail prices on the following prescription dental products through CIGNA Home Delivery Pharmacy – no matter who your pharmacy carrier is. These products are specifically made to treat and reduce the risk for gum disease and tooth decay.

- Chlorhexidine Prescription Anti-bacterial Rinses
- Fluoride Prescription Toothpaste
- Fluoride Prescription Rinses
- Fluoride Prescription Gel

Program participants can also request free samples and discounted non-prescription dental products developed for patients with a higher risk for gum disease and cavities.

## More Wellness

Your oral health and your overall wellbeing are connected. Stress, tobacco use and fear of going the dentist can all negatively impact your oral health. When you submit a Reimbursement Form for a covered procedure, you can choose to get information on how these behavioral conditions can affect your oral and overall health. But more importantly, we'll tell you what you can do to overcome these destructive behaviors.

## Using the Program is as easy as 1, 2, 3!

1

Simply visit your dentist for the covered service and pay the dentist your usual copay or coinsurance amount for that procedure.

2

Fill out the Reimbursement Form. Be sure to check off any additional information you may want about CIGNA Home Delivery Pharmacy discounts and/or behavioral articles. You can find the form on [www.mycigna.com](http://www.mycigna.com), [www.cigna.com](http://www.cigna.com) or by calling 1.800.CIGNA24.

3

Mail in your completed form AND required documentation (proof of payment, itemized receipt from dentist, EOB, OR dentists' completed claim form) to CIGNA at the address listed on the Reimbursement Form.



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<sup>†</sup> Deductible does not apply. Reimbursement counts toward maximum for DPPO/indemnity plans.

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