

Cigna Dental Wellness*Plus*

# PREVENTIVE CARE PAYS



**An innovative approach to  
dental coverage that can work  
wonders on your bottom line.**

**GO YOU<sup>®</sup>**



## Cigna Dental WellnessPlus®

When employees receive preventive dental care, that's "wellness."

When they get rewarded for it, that's WellnessPlus.

The incentive features of WellnessPlus are designed to encourage preventive care because regular, routine oral care helps individuals address minor problems before they become major and more expensive to treat. Each \$1 spent on **preventive** dental care could save **\$8 to \$50** in restorative and emergency treatment<sup>1</sup> – and potentially **much more in additional types of medical treatment**. Most dental preventive services are covered at low or no cost.

### Earn rewards for receiving preventive care

With Cigna Dental WellnessPlus, individuals are rewarded for receiving preventive care.

When they get preventive care in one plan year, they qualify 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.

### Choose one of the three Cigna Dental WellnessPlus Features

The WellnessPlus features are a perfect fit for employers who are looking for ways to control long term expenses and maintain a healthy and productive workforce. When you pair one of the Cigna WellnessPlus features with our Dental Preferred Provider Organization (DPPO) plan, Dental Exclusive Provider Organization (DEPO) plan or a Cigna Dental Indemnity plan, you receive access to options and features that are designed to save you money and give your employees maximum choice. There are three WellnessPlus features to choose from: **Progressive Maximum, Progressive Benefit, and Progressive/Regressive Benefit**. These features cannot be combined.

### WellnessPlus puts the power in your hands

YOU choose the type of incentives you'd like to offer your employees. YOU choose the starting levels – the Progressive Benefit and Progressive/Regressive Benefit features allow different starting coinsurance levels for basic and/or major restorative services. YOU choose the maximum level of coverage.

## Here's how the WellnessPlus Features work\*\*



### Example

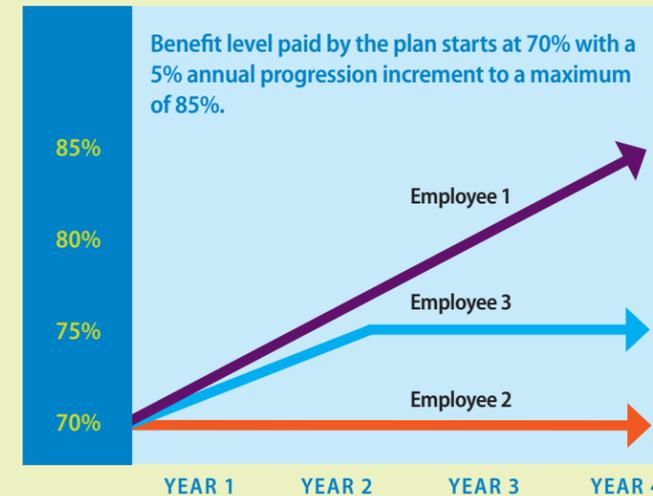
**Employee 1** – Receives preventive care every year and the annual dollar maximum increases every year, until it reaches \$1,750.

**Employee 2** – Never receives preventive care. Annual dollar maximum remains at \$1,000.

**Employee 3** – Receives preventive care in year 1 but not in years 2 and 3. Annual dollar maximum increases in year 2 to \$1,250, but remains at \$1,250 for subsequent years.

### Progressive Maximum Feature

Preventive care services received in any year earn a **higher dollar maximum** the next year, up to an agreed upon level. The dollar maximum remains the same if preventive care is not received. In future years, family members may have different annual dollar maximums, because increases are applied at the individual level only to those who receive preventive care. Clients choose the starting and ending point for the annual dollar maximum and the increase increment. The annual dollar maximum can start as low as \$200. The increase increment, which can range from \$25 to \$1,000, must increase each year by the same amount.



### Example

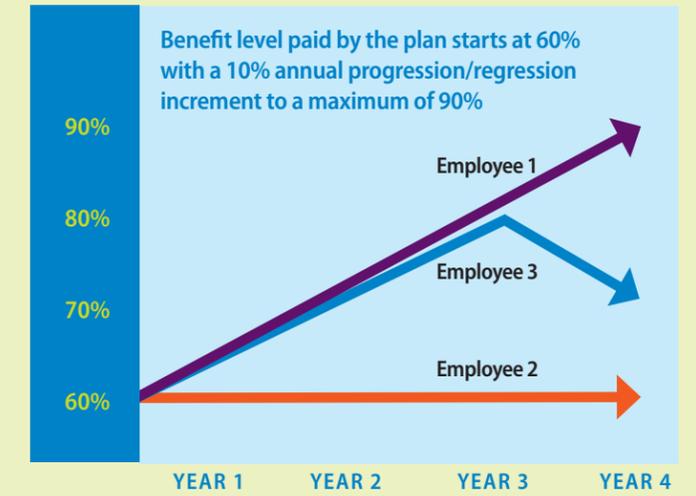
**Employee 1** – Receives preventive care every year and benefit level increases every year, until it reaches 85%.

**Employee 2** – Never receives preventive care. Benefit level remains at 70%.

**Employee 3** – Receives preventative care in year 1 but not in years 2 and 3. Benefit level increases in year 2 to 75% but remains at 75% for subsequent years.

### Progressive Benefit Feature

Preventive care services received one year are rewarded with **higher benefit percentages** (Class II basic restorative and/or Class III major restorative services) the next year. Year after year, as individuals continue to receive preventive care, the benefit level (percentage paid by the plan) continues to increase up to an agreed upon level. In future years, family members may have different benefit levels, because increases are applied at the individual level. Clients choose the starting benefit level, the progression increment, and the maximum benefit level. Clients also determine whether the increase will apply to Class II (basic restorative) and/or Class III (major restorative services) and can select different starting coinsurance levels for these services. The benefit coverage level can start as low as 25%.<sup>2</sup> Increments for benefit level progression, which can range from 5% up to 25%, must increase each year by the same amount and be divisible by 5.



### Example

**Employee 1** – Receives preventive care every year and benefit level increases every year, until it reaches 90%.

**Employee 2** – Never receives preventive care. Benefit level remains at 60%.

**Employee 3** – Receives preventative care in years 1 and 2 but not year 3. Benefit level increases in years 2 and 3 to 70% and then to 80%. Benefit level regresses in year 4 back to 70% because preventative care was not received in year 3.

### Progressive/Regressive Benefit Feature

Preventive care services received one year are rewarded with **higher benefit percentages** (Class II basic restorative and/or Class III major restorative services) the next year, up to an agreed upon level. The benefit level (percentage paid by the plan) continues to increase year after year as individuals receive preventive care. When preventive services are not received in one year, the benefit percentage decreases in the following year; however, it never falls below the original benefit level. In future years, family members may have different benefit levels, because increases/decreases are applied at the individual level. Clients choose the starting levels, the increments for progression and regression, and the maximum benefit level. Clients also determine whether the progression/regression will apply to Class II (basic restorative) and/or Class III (major restorative services) and can select different starting coinsurance levels for these services. The benefit coverage level can start as low as 25%.<sup>2</sup> Increments for benefit level progression/regression, which can range from 5% up to 25%, must increase/decrease by the same amount and be divisible by 5.

\*\* The Cigna Dental WellnessPlus features described here are for illustration purposes only. The specific terms of the dental coverage will be contingent on what the client selects.

## Preventive Care is Good Business

**WellnessPlus is where good health policy and good business intersect.** Encouraging preventive care contributes to a healthier workforce. And that helps lead to improved quality of life, increased productivity, fewer treatment claims and associated costs over time. That's because oral health has effects that reach far beyond the teeth and gums. By engaging employees to seek regular preventive care, clients can impact health costs beyond dental premiums. The fact is, **when your employees are not healthy, your business feels the effects.**

Preventive care can also help diagnose the onset of serious disease and potentially avoid complications for other diseases. Periodontal (gum) disease, a bacterial infection, is increasingly linked to complications for pre-term birth, heart disease, stroke, diabetes and other health issues.

### Did you know?...

- According to the American Diabetes Association, in 2007 diabetes cost the United States an estimated \$174 billion.
- The American Heart Association estimates the costs of cardiovascular diseases and stroke in the U.S. at \$475 billion for 2009.

- A study of Cigna Dental customers revealed that the **medical costs for diabetes and cardiovascular patients** were significantly lower for those treated for gum disease.<sup>3</sup>
- According to the March of Dimes, 11% of all newborns are born prematurely, resulting in costs 15 times higher than costs for a normal birth: \$41,610 vs. \$2,830.
- Independent research has shown that periodontal treatment may reduce the risk of premature birth by as much as 87%.<sup>4</sup>

Fortunately, the mouth can serve as an early warning system. And with most preventive care available at low or no cost, all employees need to do to reap the benefits of WellnessPlus is make an appointment and receive preventive care.

<sup>1</sup> www.adha.org (American Dental Hygienist Association).

<sup>2</sup> Base coinsurance level may be higher or lower depending on funding and state regulations. Ask your sales representative.

<sup>3</sup> Cigna Dental Internal Analysis, 2006. Controls such as age, gender or other factors were not used. For those untreated, we do not know who does or does not have periodontal disease, as diagnostic codes in dentistry are not well established.

<sup>4</sup> Journal of Periodontology, Aug. 2003.

Cigna Dental is continuously working to develop new and innovative products that meet your budgetary needs. Our wealth of resources and innovative thinking provide you with more options. **For more information** on our comprehensive range of dental products, funding types, and participation requirements - **contact your broker or Cigna sales representative today!**



Not all products or product features are available for all clients or all states.

"Cigna," Cigna Dental and "GO YOU" are service marks, and the "Tree of Life" logo and "Cigna Dental WellnessPlus" are registered service marks, of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries, including Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Cigna HealthCare of Connecticut, Inc., and Cigna Dental Health, Inc. and its subsidiaries, and not by Cigna Corporation. All models are used for illustrative purposes only.