

SELF-FUND A DENTAL PLAN

To lower costs and improve health



When it comes to their medical plans, more and more smaller employers are turning to self-funding options that can help them better understand their plan expenses, improve employee health and lower their costs. Already a 25-year self-funding veteran, Cigna has the experience you need to develop innovative solutions for your company.

Now, we are offering clients with as few as 25 employees the same self-funding solutions with our Cigna Dental plans.¹ Clients can take advantage of either Graded FundingSM or Level FundingSM to align with the same type of medical funding they offer.

Why self-fund a dental plan?

With a Cigna self-funded dental plan, clients will pay as they go – and get a credit for what they don't spend – so they can offer dental benefits without breaking the bank.

They can:

- › **Participate in their claims experience**, with a chance to save money if claims run lower than projected. And by choosing to add dental to their Cigna self-funded medical plan, they'll be able to take advantage of the fact that dental claims are included with the aggregate stop-loss that is part of Level and Graded Funding.
- › **Get full transparency into their claim utilization** to understand exactly where their dental plan dollars are being spent.
- › **Experience easier administration**, with one website, one phone number, one ID card for medical and dental plans.
- › **Align dental funding with medical funding**, which means a more seamless transition for self-funded medical clients already realizing the benefits of this funding type.
- › **Protect their company against higher than expected claims** with aggregate stop loss insurance coverage. Cigna provides comprehensive stop loss protection for both medical and dental claims.

Everything's better when plans work together

Research continues to show that oral disease left unchecked may result in health complications that take a real toll on an individual's health – and a company's health spending. The good news is that treating oral diseases may improve overall health and lessen complications with other medical conditions.

That's why Cigna develops comprehensive, integrated solutions that include both medical and dental coverage. It's good for an employee's health and good for a company's bottom line. In fact, a nationally published study showed an association between treated gum disease and lower medical costs for individuals with diabetes, heart disease and stroke. When compared with individuals undergoing initial treatment for gum disease, individuals who were previously treated for gum disease saw the following savings.

- › **Diabetes: \$1,292 or 27.6% savings⁶**
- › **Heart disease: \$2,183 or 25.4% savings⁶**
- › **Stroke: \$2,831 or 34.7% savings⁶**

Our findings also indicated a \$1,020 average savings per person per year for individuals with gum disease who received appropriate care, regardless of whether or not they had a medical condition.⁶

Together, all the way.SM



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

Why choose Cigna Dental?

With 139,000 contracted unique dentists and more than 347,000 office locations, Cigna has the largest national network of dentists contracted with discounted fee arrangements.² That means more choice and convenience for your clients and their employees. Companies who choose Cigna Dental benefit from:

- › Working with one of the few carriers to offer innovative dental and medical self-funding solutions to smaller employers²
- › Receiving a 1% integration credit – this means the medical rate is decreased by 1% for companies that offer Cigna medical and dental coverage³
- › Net effective discounts savings expected to exceed industry average in 2014⁴
- › Programs that integrate medical and dental benefits to improve health outcomes
- › 24/7 live customer service
- › Access to **myCigna.com** with tools to help employees find a dentist, check their coverage, participate in an award-winning oral health assessment⁵ and view information on the go with the myCigna Mobile App



To learn more about how a self-funded dental plan can help your clients save money and improve employee health, contact your Cigna representative.

1. Cigna offers administrative services for self-funded plans with as few as 25 full-time employees in most states. For more information about your state, contact your Cigna sales representative.
2. NetMinder. DPPO data as of September 2014, reflecting Total Cigna DPPO counts of unique dentists. 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.
3. 1% medical underwriting decrement is applicable with the purchase of Cigna's WellAware chronic condition management program. A medical underwriting decrement of .5% is applied without purchase of Cigna's Well Aware program. Integration credit is subject to Cigna approval.
4. 2014 industry projection based on actual 2011 Ruark Discount Study national industry results projected to 2014. Cigna projects to have higher net effective discounts than the industry average based on industry projection for 2014 assuming an average 2% effective discount industry growth, based on historical industry trends, and an average 4% effective discount Cigna DPPO growth from 2011-2014.
5. Top Technology Innovation, InformationWeek 500, September 2012.
6. "Appropriate Periodontal Therapy Associated with Lower Medical Utilization and Costs" Presented at the International Association for Dental Research Meeting March 2013, Seattle. Includes data from other 2012 internal Cigna studies.



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