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Your source for updates on products, service, network & integration expertise from CIGNA Dental & Vision Care.

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CIGNAPlus Savings® — An Affordable Alternative to Traditional Insurance

CIGNAPlus Savings¹ from CIGNA Dental is an option for employers looking to offer an affordable dental savings program to part-time or seasonal employees, retirees and others who may not currently have access to dental insurance. CIGNAPlus Savings is an excellent complement to our traditional product offerings – DHMO, DPPO and Indemnity.

Under the discount program, which is not insurance, participating network dentists have agreed to pass along their CIGNA-negotiated discounts to members. CIGNAPlus Savings members can access discounts on a comprehensive selection of dental services from a provider network that includes more than 76,000 provider locations – one of the largest discount networks in the country. CIGNAPlus Savings also fulfills the network need for employers who desire DHMO pricing and have a number of out-of-area employees who don’t have access to DHMO providers. The CIGNAPlus Savings product can be offered to those out-of-area employees.

Since CIGNAPlus Savings is not insurance, there are...

- NO claim forms
- NO deductibles
- NO age limits
- NO waiting periods
- NO benefit maximums
- NO frequency limitations
- NO pre-existing condition limitations
- NO specialty referral needed for specialty care

Simple and Easy... for Employers and Members

Employers enjoy ease of administration, choosing from two different billing options – Group Billing or Individual Billing.

Members enjoy discounts for general and preventive care, as well as specialty care. Discounts are based on average area charges and vary based upon procedure, geographic location and CIGNA Dental contracted rates. CIGNAPlus Savings is not a covered benefit or an insurance program. Members don’t need referrals, nor do they file claims to obtain discounts. They obtain discounts simply by presenting their member identification card to the participating provider.

Typical Savings

Procedure	Usual Fee	Discounted Fee	Member Savings	Savings Percentage
Two Periodic Exams (adult/child)	\$82	\$54	\$28	34%
Two Routine Cleanings (adult)	\$153	\$100	\$53	35%
Two Routine Cleanings (child)	\$113	\$74	\$39	35%
Two Fluoride Treatments (child)	\$59	\$38	\$21	35%
Two bitewing x-rays	\$35	\$22	\$13	37%
One Resin composite filling (1-surface anterior, adult or child)	\$127	\$76	\$51	40%
Two quadrants of periodontal scaling and root planing	\$385	\$232	\$153	40%
One complete denture	\$1,104	\$742	\$362	33%

Based upon 2007 National Average charges projected by CIGNA as of 07/01/08

In addition to the dental discount, CIGNAPlus Savings members have access to CIGNA Healthy Rewards^{®2}, for discounts on health and wellness products and services, including anti-cavity products, chiropractic care, eyewear, contact lenses, laser vision correction, fitness club memberships, hearing care, magazine

subscriptions, massage therapy, natural supplements, tobacco cessation, weight management programs, and more.

Contact your CIGNA representative to learn more about CIGNAPlus Savings.



CIGNAPlus Savings is an excellent complement to our traditional product offerings – DHMO, DPPO and Indemnity.



Educate and Engage Your Employees with Help from *CIGNA Healthful Hints*

When your employees are not healthy, your business feels the effects. That's why CIGNA Dental & Vision Care continues to expand communication efforts to help you educate and engage your employees in simple steps to achieve improved health.

Our newest quarterly publication, called *CIGNA Healthful Hints*, features national health news and trends that affect the communities we call home, as well as healthy tips from dental and vision care professionals. This consumer-focused publication is distributed quarterly and includes insight and quotes from the CIGNA Dental Clinical Advisory Panel, CIGNA Dental clinical staff, and other experts. [Click here](#) to view a copy of the first quarter '08 issue. There is also a Spanish version of this publication available upon request.

Whether a news item in *CIGNA Healthful Hints* sparks a story idea for your employee publication or Intranet, we are confident the information will be useful as you prepare health and benefit-related stories. Written objectively in a succinct yet colorful style, *CIGNA Healthful Hints* allows you to lift items directly for placement in a variety of mediums. Please contact us at [CIGNA Healthful Hints](#) if you would like to be added to the email distribution list.

PreViser Corporation's Cutting Edge Technology Added to CIGNA's Power Purchasing Program

Network Dentists to obtain discounts on software technology; Software pilot launched

CIGNA Dental recently announced an affiliation with PreViser Corp., a company that provides patented oral risk and disease management software technology. The software – which enables a quick, accurate and objective analysis of oral disease risk in an easy-to-understand format – could ultimately benefit CIGNA Dental members and providers. As a result of this affiliation, dentists in the CIGNA network now have access to this technology at a discounted cost. In addition, individual dentists in our networks will participate in a pilot program with PreViser to evaluate the oral health outcomes when using the software to develop treatment plans and educate patients, as well as measure the productivity gained by the Dental office.

CIGNA Dental believes in providing consumers and providers with access to technology, information, and services that help improve health and simplify the diagnosis and treatment planning process. Through this program, CIGNA Dental is helping network dentists adopt technology that:

- advances prevention and early treatment, which can help improve periodontal (gum) disease and reduce the risk of an associated systemic condition such as heart disease or diabetes; and
- builds evidence to substantiate the effective use of technology in improving oral health.



¹ CIGNA *PlusSavings*® is a dental discount program that provides members access to discounted fees, pursuant to schedules negotiated by CIGNA Dental with participating providers, which members are responsible for paying in full, directly to participating providers. The CIGNA *PlusSavings* program is **not insurance**. It is not protected by any state Life and Health Guaranty Association and is not available in all states or areas. CIGNA Dental refers to Connecticut General Life Insurance Company and CIGNA Dental Health, Inc.. Although all participating providers go through a credentialing process to assure that they are appropriately licensed and qualified, CIGNA Dental does not otherwise guarantee nor is it responsible for the quality of any services or products purchased by members.

² Access to the Healthy Rewards® discount program is offered without charge and may be discontinued at any time without notice. Healthy Rewards product and service offerings are subject to change without notice and are not available in all states. A discount program is NOT insurance, and the member must pay the entire discounted charge.