



PREVENTIVE CARE PAYS

Cigna Dental Wellness*Plus*

An innovative approach to dental coverage that can help your bottom line.

Together, all the way.®



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

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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 can help individuals address minor problems before they become major and expensive to treat. Most dental preventive services are covered at low or no cost.¹

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.

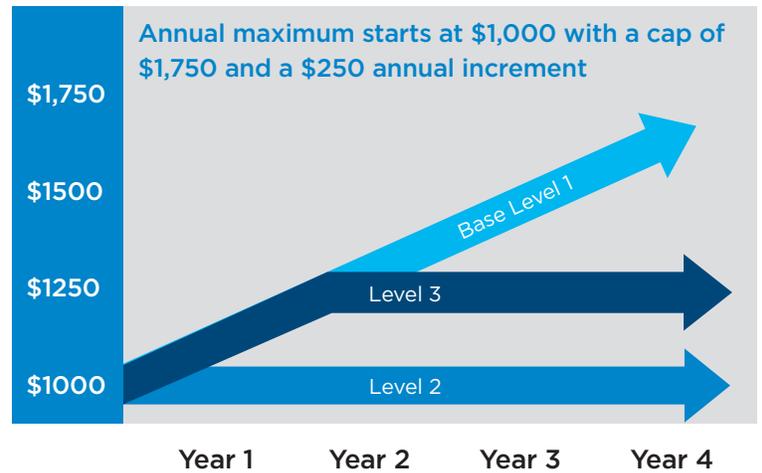
Choose one of the three Cigna Dental WellnessPlus features

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 Wellness



Example²

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

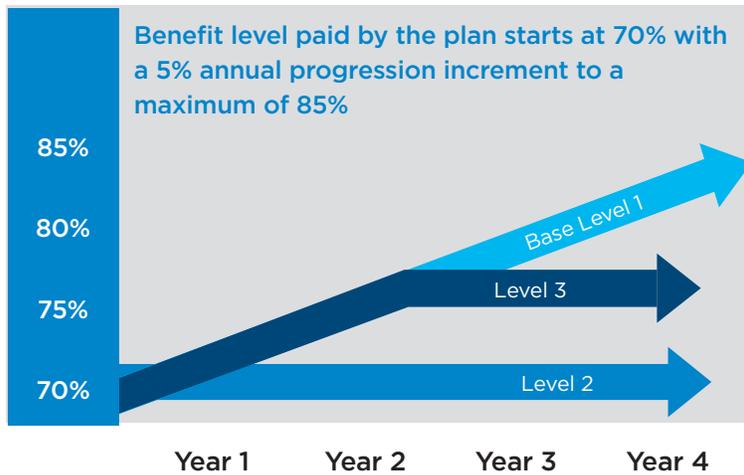
Level 2 – Never receives preventive care. Annual dollar maximum remains at \$1,000.

Level 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.

Plus features work²



Example

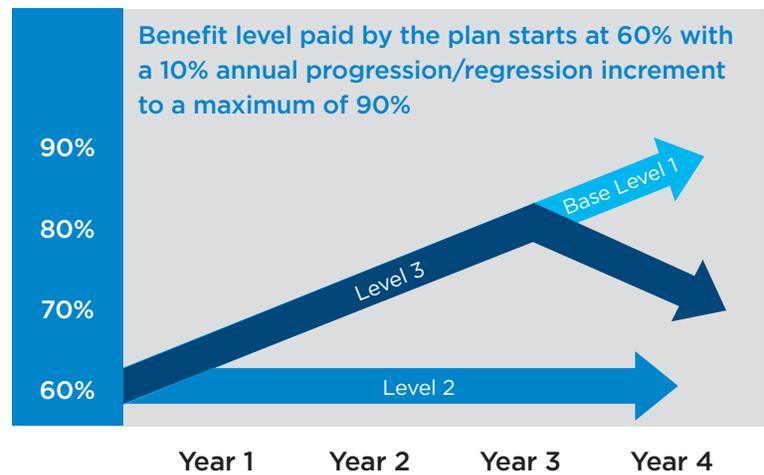
Base Level 1 - Receives preventive care every year and benefit level increases every year, until it reaches 85%.

Level 2 - Never receives preventive care. Benefit level remains at 70%.

Level 3 - Receives preventive 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%.² 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 five.



Example

Base Level 1 - Receives preventive care every year and benefit level increases every year, until it reaches 90%.

Level 2 - Never receives preventive care. Benefit level remains at 60%.

Level 3 - Receives preventive 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 preventive 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%.² 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 five.

Preventive care is good business

WellnessPlus is where good health policy and good business intersect. When your employees are not healthy, your business can feel the effects. Encouraging preventive care can contribute to a healthier workforce. And that may help to improve quality of life, increase productivity, and reduce 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.

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 preterm birth, heart disease, stroke, diabetes and other health issues.⁴

Fortunately, the mouth can serve as an early warning system. And with most preventive care available at low or no cost,¹ all employees need to do to reap the benefits of WellnessPlus is make an appointment and receive preventive care.



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 options. For more information on our comprehensive range of dental products, funding types and participation requirements – contact your broker or Cigna sales representative today.



1. Not all preventive care services are covered. For example, athletic mouthguards and prescription drugs are generally not covered. Complete details are set forth in the applicable plan documents.

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

3. Base coinsurance level may be higher or lower depending on funding and state regulations.

4. American Academy of Periodontology. Retrieved from <https://www.perio.org/consumer/other-diseases> on July 22, 2015.

Product availability may vary by plan type and location and is subject to change. All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna sales representative.

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