

ENJOY BROAD COVERAGE

See why Cigna Dental with Cigna Disability and Life insurance is a smart choice.

Our solutions are designed to help protect your employees' physical, emotional, financial and oral health.

Healthy, productive, financially protected.

Cigna is a global health service company dedicated to helping people improve their health, well-being and sense of security. By leveraging our health service orientation and expertise, we provide programs that actively engage employees – to help them and your organization be healthy, productive and more financially protected.

Our solutions are even better together.

We can provide cost-effective plan designs, easy administration, large networks, personalized customer support, coaches and experienced guidance to help deliver more value for you and your employees.

Dental

Cigna Dental provides a range of benefits with features that focus on overall wellness, flexible plan designs, competitive pricing, and dedicated service and technology options.

Cigna Dental PPO (DPPO)¹

- ▶ Cigna DPPO Advantage national discount is 40.2%²
- ▶ The right network – 80.7% of Cigna customers receive care from contracted dentists²
- ▶ Innovative features that promote better overall health
 - Cigna Dental WellnessPlus® Incentive Plans (optional)
 - Cigna Dental Oral Health Integration Program®

Cigna Dental Care® (DHMO)³

- ▶ Most preventive services available at low or no extra charge⁴
- ▶ No deductibles, waiting periods, dollar maximum or missing tooth limitations
- ▶ Cigna Dental Care networks available in 37 states⁵

Cigna at a glance

- ▶ **95+ million** worldwide customer relationships⁶
- ▶ More than **40,000** caring employees⁶
- ▶ More than **15 million dental** customers⁶
- ▶ **17.4 million** group Disability, Life and FMLA/ADA customers⁶
- ▶ **One of the largest** DPPO and DHMO networks⁷
- ▶ **Ranked top 5** in market share for Disability, Term Life, AD&D and FMLA⁸



Together, all the way.®



Offered by: Life Insurance Company of North America, Cigna Life Insurance Company of New York, Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

Cigna Dental Oral Health Integration Program

Cigna Dental customers, with qualifying medical conditions and including pregnant women, receive reimbursements for out-of-pocket costs for specific dental services used to treat, or help prevent, gum disease and tooth decay.⁹ Participants can also receive discounts on certain prescription dental products.¹⁰



Disability insurance

Short- and Long-term Disability (STD/LTD)

Focused on prevention and intervention, expert resources work together to help get employees back on their feet – and on the job – faster. Key features include:

- › HIPAA-compliant verbal authorization that supports simplified and integrated claim management
- › Robust vocational coaching, personalized support and health/well-being program referrals
- › Social Security advocacy to help employees obtain Social Security disability income (SSDI) benefits

Life insurance

Term Life and Group Universal Life (GUL)

Helps employees financially protect their families and provide financial resources in their time of need. Key features include:

- › Broad product line with flexible plan designs and optional enhancements
- › Early intervention of “at-risk” employees through our proof of good health process
- › Waiver of premium provision for term life products that promote employee return to work

Value-added programs and services

At Cigna, our product solutions offer real value to employers and their employees from day one. Because from the first day of coverage, there will be individuals – healthy, sick, injured, facing life-changing events or financial challenges – who need assistance or support. With Cigna Dental, and Disability and Life insurance plans, employees and their families have access to a suite of programs and services for use at any time at no additional cost.¹¹

Customer self-service capabilities

Your employees will have access to the following through the myCigna® website or the myCigna App.

- › Plan and ID card information
- › Chat live with a customer service representative
- › Claims support and information
- › Employee proof of good health determination
- › Network dentist directory
- › Brighter Score® feature for in-network dentists
- › Oral health assessments and quizzes
- › Transparent dental cost estimates (customized for your plan)
- › Verified dental patient reviews



For more information

about Cigna’s benefit solutions and to learn about our bundled pricing discounts,¹² contact your Cigna sales representative or broker today.



1. In Texas, the insured dental plan is known as Cigna Dental Choice, and this plan uses the national Cigna DPPO network.
2. Cigna, book of business internal utilization data for 1/1/18. June 2018.
3. The term DHMO ("Dental HMO") is used to refer to product designs that may differ by state of residence of enrollee, including but not limited to, prepaid plans, managed care plans and plans with open access features.
4. Not all preventive services are covered and actual covered services may vary depending on the specific plan design chosen. A complete list of covered services is set forth in your plan documents.
5. As of February 2018, DHMO network access may be limited in some areas. Subject to change.
6. All Cigna data counts are for Cigna book of business overall as of 12/31/17 and are subject to change.
7. NetMinder, DPPO and DHMO data as of February 2018 and 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.
8. LIMRA, "U.S. Group Disability, Life and Group Absence Management Sales & In Force 2017 Annual Results." April 2018.
9. Employees must enroll in the program prior to receiving treatment to be eligible for reimbursement. Reimbursements are subject, and applied, to any plan benefit maximums.
10. Discounts are available on certain prescription dental products through Cigna Home Delivery Pharmacy only. **This is a discount program and is NOT insurance.** This program is separate from dental plan benefits and customers are required to pay the entire discounted charge.
11. **These programs are NOT insurance and do not provide reimbursement for financial losses.** Programs are provided through third-party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location, and are not available where prohibited by law.
12. Bundling discounts may not be available in all areas or with all plan types.

Product availability may vary by location, plan type and group size and is subject to change. All group insurance policies and group benefit plans contain exclusions and limitations. Reduction of benefit provisions and terms under which the policy or plan may be continued in force or discontinued may also apply. For costs and complete details of coverage, contact your Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. Cigna Dental PPO and Cigna Dental Choice plans are insured or administered by Cigna Health and Life Insurance Company (CHLIC) with network management services provided by Cigna Dental Health, Inc. (CDHI) and certain of its subsidiaries. Cigna Dental Care (DHMO) plans are insured by Cigna Dental Health Plan of Arizona, Inc., Cigna Dental Health of California, Inc., Cigna Dental Health of Colorado, Inc., Cigna Dental Health of Delaware, Inc., Cigna Dental Health of Florida, Inc., **a Prepaid Limited Health Services Organization licensed under Chapter 636, Florida Statutes**, Cigna Dental Health of Kansas, Inc. (KS & NE), Cigna Dental Health of Kentucky, Inc. (KY & IL), Cigna Dental Health of Maryland, Inc., Cigna Dental Health of Missouri, Inc., Cigna Dental Health of New Jersey, Inc., Cigna Dental Health of North Carolina, Inc., Cigna Dental Health of Ohio, Inc., Cigna Dental Health of Pennsylvania, Inc., Cigna Dental Health of Texas, Inc., and Cigna Dental Health of Virginia, Inc. In other states, Cigna Dental Care plans are insured by CHLIC or Cigna HealthCare of Connecticut, Inc., and administered by CDHI. Group Universal Life (GUL) insurance policies are insured by Connecticut General Life Insurance Company. Term life and disability plans and services are insured or administered by Life Insurance Company of North America, except in New York, where insured plans are offered by Cigna Life Insurance Company of New York (New York, NY). Policy forms: OK – DPPO: HP-POL99, DHMO: POL115; OR – DPPO: HP-POL68, DHMO: HP-POL121 04-10; TN – DPPO: HP-POL69/HC-CER2V1 et al., DHMO: HP-POL134/HC-CER17V1 et al.; GUL – XX-603404 et al.; Disability & Term Life – TL-004700 et al. The Cigna name, logo and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.