

CIGNA Dental & Vision Care

SMILE

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New Oral Health Education Video on CIGNA.com!

To raise awareness on the importance of oral health and to help our customers engage and educate their employees, CIGNA TV News presents this brief educational video. Gum disease can happen to anyone. This video uses a newscast approach to answer these questions and more.

- What are the symptoms of gum disease?
- Why is preventive care so important?
- How do dental benefits help me protect my oral AND overall health?

[Click here](#) to view the brief video. You can distribute the link to employees or post it on your intranet.

Building Better Network Solutions

In our continuous effort to help the people we serve improve their health, well-being, and security, we've taken an innovative approach to expanding our DPPO network. As you may be aware, our DPPO network has a new name – the **CIGNA Dental Core Network**. We've also added two new networks – the larger **Radius Network** available nationwide, and the smaller **Axis Network**, which is initially available in the Denver, CO and San Francisco/Oakland, CA markets.

These changes provide a greater range of options to meet the ever-changing needs of employers in all size segments and geographic locations. Having multiple network options also gives employers the freedom to choose the ultimate balance between discounts and access.

Recruitment Strategies that Maximize Access and Discount Levels

CIGNA Dental offers one of the nation's largest DPPO networks. We currently have more than **56,000 unique dentists**, resulting in more than **120,000 dentist locations*** nationwide. By December 2009, we expect to significantly grow the Core and Radius Networks resulting in an overall growth rate of 31 percent. And we won't stop there. Our aggressive recruitment strategies will ensure our networks keep growing the right way.

*The term "dentist locations" refers to the total number of locations where each network dentist is contracted to provide services to CIGNA Dental members.



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IN THIS ISSUE:

- New Oral Health Education Video
- Building Better Network Solutions
- Recruitment Strategies that Maximize Access and Discount Levels
- Core Network or Radius Network? That is the Question.

Understanding Discounts and Net Effective Discounts

We define “**discount**” as the negotiated percent of savings off average charges in each three digit zip code for in-network claims. “Net effective discount” is defined as the overall in-network savings achieved from the combination of discount and in-network utilization. The Core Network is projected to have a national average discount of 36.31 percent in 2009. The Radius Network will have more dentists at all discount levels, resulting in a higher net effective discount for passive plans as the network grows.

The “**Net Effective Discount**” is the combination of in-network discounts and in-network utilization. The following examples illustrate discount versus net effective discount:

	Discount	In-Network Utilization	Net Effective Discount
Client A	35%	40%	14% (35% x 40%)
Client B	30%	60%	18% (30% x 60%)
Client C	35%	50%	17.5% (35% x 50%)

Core Network or Radius Network? That is the Question.

So how do employers know which network is the right fit? The answer depends on several factors, including plan design. CIGNA representatives will work with each employer to design a plan with the discount and network combination that is right for their unique dental benefit needs. Here are some general guidelines:

Core Network	Radius Network
Ideal for employers looking for a strong balance between network access and dentist discounts . In-network discounts in the Core Network will average 36 percent off average area charges. ¹	Ideal for employers where network size is the primary driver . This network will consist of the dentists in our Core Network, plus a significant number of newly contracted dentists. Offers the greatest access to dentists at all discount levels. In-network average discounts are lower than the Core Network.
<p>Core is best for:</p> <ul style="list-style-type: none"> ■ Incentive plans, where the in-network benefit is greater than the out-of-network benefit, which help to maximize in-network discounts ■ MAC plans, where out-of-network payments to dentists are based on our fee schedules by three digit zip code ■ Reasonable & Customary (R&C) plans where out-of-network reimbursements are less than 80th percentile ■ DEPO plans (Exclusive Provider Organization), which provide in-network access only 	<p>Radius is best for:</p> <ul style="list-style-type: none"> ■ Passive DPPO plan designs where the in- and out-of-network benefits are the same ■ Reasonable & Customary (R&C) plans where the out-of-network reimbursements are at the 80th percentile or higher <p>Greater network access drives increased in-network utilization. This maximizes the net effective discount because ‘would be’ out-of-network claims dollars are routed in-network. And with more network access, employees will be less likely to go out-of-network where they would be balance billed.</p>

As mentioned previously, the **Axis Network**, which is currently available only in the Denver and San Francisco/Oakland markets, is designed for employers with an incentive plan design that have 90 percent or more of their employees within the service area(s).

¹ Average discount percentages are calculated by comparing nationwide average contracted rates to national average charge data. Actual savings will vary based upon procedure, geographic location, and the individual dentist's contracted fees.

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