



CIGNA DENTAL

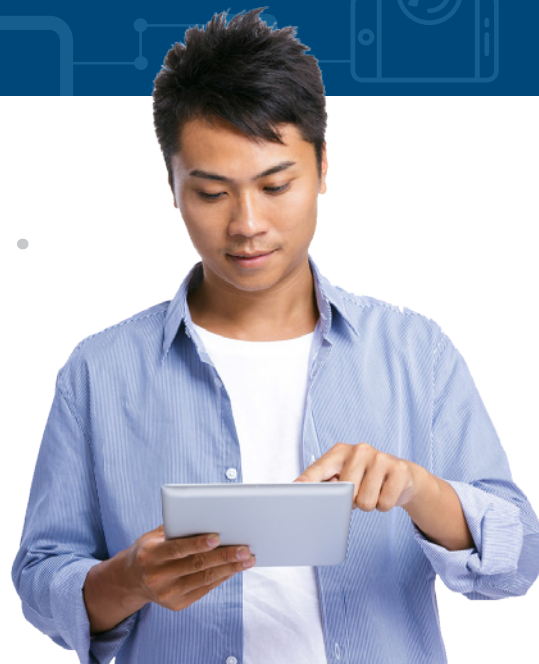
MAXIMIZING VALUE THROUGH EMPLOYEE ENGAGEMENT

Cigna Dental has developed an innovative customer experience on myCigna.com.



Provides an innovative user experience that enhances how customers access, use and engage with their dental benefits.

Drives a high level of customer engagement and use of Cigna tools and resources to help achieve better dental health outcomes, and cost savings.



New features launched in 2016 for DPPO customers.

PERSONALIZED EXPERIENCE¹

Search for a dentist and view detailed profiles



Schedule and manage appointments*



Read Reviews



Manage claims



View estimated costs



View Brighter Score™ to compare dentists



*for dentists who offer this service.

In 2017: Certain features are expected to be added for Cigna Dental Care² customers.*



Enhanced Provider Profile January 2017



Additional features launching throughout 2017.

*For informational purposes only. Based on the current business strategy for Cigna Dental as of the date of the date of publication. Cigna makes no representations or guarantees related to future product availability, performance, or results. This information is subject to change.

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company or its affiliates.

THE RESULTS ARE IN



94%
find dentist
reviews
helpful³



37%
would switch
dentist based
on search³



35%
MORE now
choose
network
dentists⁴

On average, DPPO clients can see a **DECREASE** in claims costs of **1-2%**⁵

VALUE-ADDED SOLUTIONS

A strategic approach coupled with effective execution can help increase engagement among your employees.



You provide employee emails with your current eligibility feed – the field already exists in the file, so it's easy to add the data.



Emails are loaded into our customer communication system and added to our engagement campaign calendar.



Employees receive quarterly dental health communications focused on educating, informing and encouraging registration/ utilization of myCigna tools.



For more information about the Cigna Dental customer engagement program, contact your Cigna representative today.

Together, all the way.®



1. Actual features may vary by dentist and Cigna Dental plan type. Dentist profiles, appointment scheduling, reviews, and Brighter Score features are provided by Brighter, Inc., an independent company. These and other dentist directory features are for educational purposes only and should not be the sole basis for decision-making. They are not a guarantee of the quality of care that will be delivered to individual customers. Customers are encouraged to consider all relevant factors and to speak with their treating dentist when choosing where to receive dental care.

2. Cigna Dental Care is the brand name used to refer to product designs that may differ by state of residence of enrollee, including but not limited to, prepaid plans, managed care (including Dental HMO) plans, and plans with open access features. The Cigna Dental Care plan are not available in the following states: AK, HI, ME, MT, NH, NM, ND, PR, RI, SD, VI, VT, WV, and WY.

3. myCigna Opinion Lab survey of Cigna Dental PPO customers. January 2017

4. Book of business DPPO claims report between Q1 and Q2 2016

5. Through employee engagement email campaigns, we expect an increase of 2.2% in in-network utilization, resulting in an overall net effective discount increase of 1.2%. Cigna Dental CRM Operational Reports, October 2016. Not in underwriting decrement. Individual client results will vary.

All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents.

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