

Cigna's Dental PPO Network

ONE NETWORK, ONE CHOICE



At Cigna, we're always looking for ways to make it easier for our customers to understand their choices and to receive the right dental care at the right price. That's why we restructured our Dental Preferred Provider Organization (DPPO) network to deliver a simpler approach.

Effective 1/1/2015, customers can choose their dental provider from one network directory of dentists. This offers a simplified customer experience with clear in-network provider choices. In addition, clients still maintain the flexibility to choose incentive plan levels to build a customized plan to best meet their needs. At Cigna, we strive to offer better savings, better health, and a better customer experience.

For Customers: Network access – Hundreds of thousands of dentists, one directory

Cigna's DPPO dental plan provides access to the largest network of dentists contracted to discounted fee arrangements¹. As of 2015, we expect to have 139,000² unique dentists available at 347,500³ access points, or office locations. This means convenience and savings.

The participating dentists will be consolidated into one directory, which customers can easily search online at **Cigna.com** and **myCigna.com**.

For Clients: Discount levels – The flexibility of choice

Leveraging Cigna's dental network, clients can choose the plan design that fits with their benefit strategy. We have the network flexibility to offer an incentive plan with two different discount levels and a projected total discount savings of 4% better than the industry average.⁴ Our two discount levels allow customers to identify and choose providers with the higher level of benefits when searching the directory.

	CIGNA DPPO ADVANTAGE (35.0%⁴)	CIGNA DPPO (15.0%⁴)	TOTAL CIGNA DPPO (30.3%⁴)
Unique dentists	95,000	44,000	139,000 ²
Access points	237,500	110,000	347,500 ³

¹ NetMinder. DPPO data as of March 2014, including combined reported Cigna Dental Radius Network® and Dental Network Savings Program counts of unique dentists. Data 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.

² January 2015 projection; 129,292 unique dentists as of April 2014.

³ January 2015 projection; 323,230 access points as of April 2014.

⁴ 2015 industry projection based on actual 2012 Ruark Discount Study national industry results projected to 2015. Cigna projects to have higher net effective discounts than the industry average based on Industry projections for 2015 assuming an average 2% effective discount industry growth, based on historical industry trends, and an average 4% effective discount Cigna DPPO growth from 2012-2015.

GO YOU®



Customer tools - Knowledge is power

At Cigna, we're focused on offering personalized tools to help our customers make informed decisions about their dental health. These tools provide information about dentist care and cost savings, allowing transparent information sharing that saves money for employees and employers alike.



Cost-effectiveness designation: Within the myCigna directory, customers can research dentists using Cigna's star rating system to determine the level of potential savings. A dentist receives one, two or three stars from Cigna. The more stars means the customer saves more money.



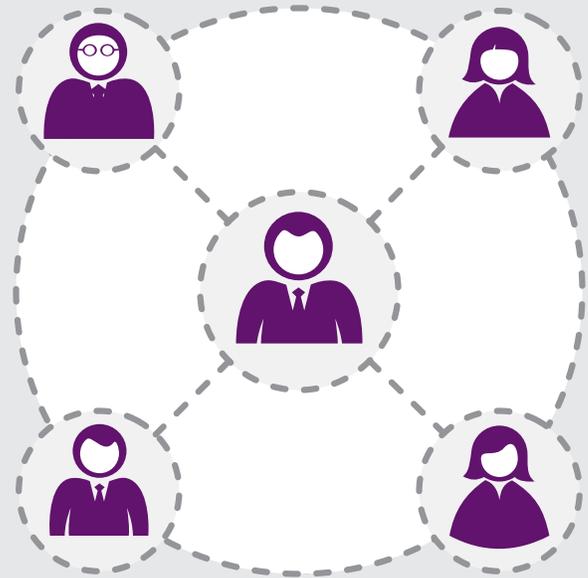
Dental care distinction: Cigna helps customers make dental care decisions by adding information within the online network directory to identify dentists who meet certain practice criteria.



Dental treatment cost estimator: Customers will be able to obtain personalized out of pocket cost estimates for over 400 common dental procedures and treatments. Dental procedure estimates will be specific to the dentist's contract and product with Cigna. Estimates are calculated in "real-time" and personalized using the Cigna Dental customer's specific plan benefits, deductibles, and applicable co-pay or coinsurance fees.

Your personal support network

Our goal is to support our customers, and our new dental network is one example of how we do this. Cigna helps customers find the right dental care at the right price, at a convenient location. And for clients, the flexibility of our network helps meet their benefit objectives. With Cigna's DPPO network, you can say yes to better savings, better health, and a better customer experience.



Product availability may vary by location and plan type 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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