

A man with a beard and glasses, wearing a grey pinstripe suit jacket over a white shirt, is shown from the chest up. He is looking slightly to his right and appears to be in the middle of a conversation. The background is a soft-focus indoor setting with warm lighting. A dark blue banner is overlaid on the lower half of the image, containing white text.

Cigna Dental Report

BEHIND THE SMILE

Oral Health Impacts Self-Esteem,
Confidence and Employability

Together, all the way.®



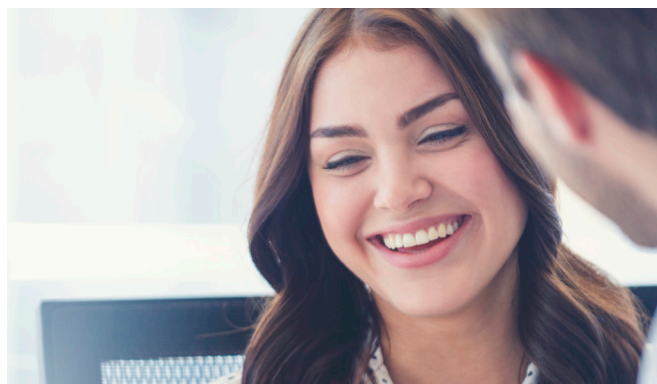
Offered by: Cigna Health and Life Insurance Company and its affiliates.

Study Confirms Oral Health and Confidence are Connected¹

Understanding the connection between oral and overall health is just one component of Cigna's commitment to whole-person health, and it's the driving force behind some of our clinical programs designed to identify and help patients diagnosed with medical conditions that may be impacted by gum disease.

But we also know that whole-person health is more than just physical well-being. Whole-person health is well-being for the body *and* the mind, because there is an inextricable connection between the two.² When one is out of balance, it can impact whole-person health. This "body and mind" connection is the reason Cigna commissioned a study on the impact oral health has on self-esteem and confidence.

Our research into the impact of oral health on confidence among Americans resulted in some compelling findings. Although one can anecdotally assume that self-confidence is lower in people who have oral health conditions that may impact their appearance when they smile, the data shows just how impactful one's feeling about their own oral



health can have on other aspects of their life. In fact, smile satisfaction is one of the top three drivers of self-confidence across U.S. adults from various attitudinal, demographic and behavioral backgrounds. The other two drivers of self confidence were being in the silent generation and having high income. When viewed as a complete picture, the data from this study illustrates a tremendous opportunity to help our customers achieve higher levels of self-confidence and satisfaction through better oral health and improvements to the appearance of their smile.

Smile Satisfaction and the Impact of Oral Health on Confidence¹

Most of the people surveyed indicated they were "very or completely satisfied" with their smile. However, **15% of them reported being "not at all or not very satisfied."** A similar percentage – **16% – said their smile impairs their self-confidence.**

And when asked about smile satisfaction ratings, a pattern begins to emerge that illustrates the connection between smile satisfaction and self-confidence.

- Of those who are **completely satisfied with their smile, 93% rate their self-confidence as excellent** or very good.
- Among those who are **not at all satisfied with their smile, only 30% call their self-confidence excellent** or very good.

The driving factors of self-confidence are more than just "liking" your smile, though, and this becomes evident when respondents were asked about their oral health.

- Among those who say their **oral health is excellent, 91% say their self-confidence is excellent** or very good.
- Among those who say their **oral health is fair or poor, only 37% rate their self-confidence as excellent** or very good.



Self-Confidence and Routine Dental Care are Connected¹



The study showed that people who report having “excellent” oral health have higher self-confidence than those who report “fair to poor oral health.” Adults who have routine dental care two or more times per year report significantly higher rates of self-confidence than people who go less than once a year or not at all. This is because routine preventive care can address problems before they become serious, and before those problems begin to affect the condition of their gums, teeth and their smile.

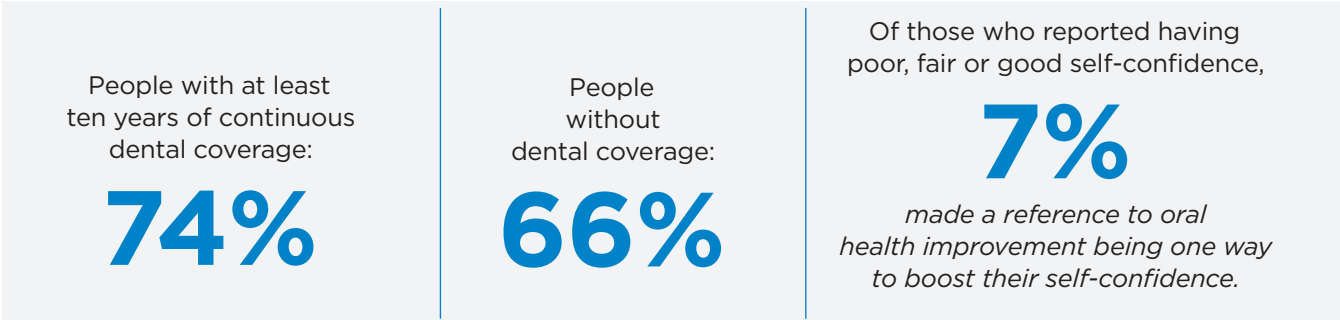


Benefit Coverage Confidence Level¹

The absence or presence of benefits that help provide dental care services also has an impact on self-confidence. When surveyed, the percentage of respondents who said they have “excellent or very good” levels of self-confidence are markedly different, with those who have coverage reporting higher rates of confidence than those who don’t.

Frequency of routine preventive visits to the dentist each year	Percent reporting excellent/very good self-confidence
TWO or more	75%
Less than ONE	54%
NEVER	49%

Percentage of people reporting “excellent or very good” self-confidence, based on dental coverage status.



Beyond Self-Confidence – The Impact of Poor Oral Health on Employability¹

The impact that oral health and one's feelings about their smile has on self-confidence is alarming. But the cause and effect of oral health and smile satisfaction doesn't stop at self-confidence. The insecurities about smiles and oral health have had a direct impact on employment opportunities for many of the people included in this study.

- More than **21% of people surveyed** reported feeling **less confident about job interviews** because of their smile or the state of their oral health.
- And **12% believe** their smile or oral health condition **held them back from getting a job or getting a promotion.**



21% of those surveyed reported feeling

**LESS CONFIDENT ABOUT JOB INTERVIEWS
BECAUSE OF POOR ORAL HEALTH**

12% believe their smile or oral health

**CONDITION HELD THEM BACK FROM
GETTING A JOB OR GETTING A PROMOTION**

Addressing the Opportunity for Oral Health Improvement¹

It's clear there is a connection between oral health and smile satisfaction, and how confident people feel. And this connection can have a direct impact on a person's life, including lower employability, lower levels of satisfaction with their appearance, and an increased sense of stress or discomfort in a variety of settings because of how they feel about their smile or oral health. The statistics captured in this study also show that most U.S. adults already think their oral health and smile could be improved.

- **63%** say they could benefit from **oral health improvements**
- **58%** say their **smile could be improved**

When viewed as a complete picture, the data from this study illustrates a tremendous opportunity to help our customers achieve higher levels of self-confidence and satisfaction through better oral health and improvements to the appearance of their smile. In recognizing the connection between physical concerns and stress, and low self-confidence, we can begin to examine ways we can help people have better whole-person health, body *and* mind.

ORAL HEALTH IMPROVEMENT OPPORTUNITIES:

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Solutions Designed to Help Improve Whole-person Health¹

Cigna Dental plans include important preventive care services designed to help customers achieve good oral health. But many of the things that people say impact their self-confidence go beyond just cleanings and exams. Missing teeth, crooked teeth, discolored teeth – these are all aspects of oral health that people who report lower levels of self-confidence may be living with. They are also often the result of not having access to dental benefits, or not getting recommended preventive care, and require more involved procedures to rectify.

- › **Younger generations tend to focus on appearance rather than oral health.**
 - Vanity concerns (discoloration, straightening) are more frequently brought up by younger generations in terms of improving oral health, but they are also the most optimistic that their oral health and their smiles can be improved.

- › **Tooth discoloration is the most commonly reported oral health condition across all ages**
 - **19%** of Gen Z mention teeth whitening
- › **48% of Gen Z and 40% of Millennials mention brushing and flossing**

Of the 58% of respondents who say their smile could be improved, many mentioned teeth whitening and teeth straightening as ways they could achieve smile improvement. Cigna recognizes that having access to these services can help improve customers' self-confidence, which leads to better health through the body and mind connection. That's why our Cigna Dental Care (DHMO)³ plans include teeth whitening and orthodontia for adults, including the popular Invisalign® option that allows patients to undergo orthodontic treatment with their orthodontist/dentist without having to wear metal brackets and wires.⁴ We also have the option to add dental implant coverage to our plans, which means customers have a choice when it comes to replacing lost teeth.⁴

Clinical Expertise Leads to Innovation – Going Beyond the Status Quo¹

Cigna Dental is a whole-person health company, focused on the impact dental care has on our customers' well-being.

Why? Because we know if our customers overlook their dental health and well-being, their physical and emotional wellbeing is at stake. As we continue to identify connections between oral health and whole-person health, we look for opportunities to bridge gaps and solve health challenges through the development of innovative new dental programs and products. This "identify > engage > treat > prevent" philosophy has coalesced in the creation of the **Cigna Dental Health Connect™** program. Cigna Dental Health Connect serves as a guiding principle for the development of programs like the Cigna Dental Oral Health Integration Program^{®5}, Onsite Dental Care⁶, The Dental Outreach Program, Safe Prescribing Measures for Opioids and other services designed to help identify ways to improve overall health through dental initiatives, and to ensure those who need dental care or services have access to them, regardless of barriers that may have prevented them from receiving care in the past.

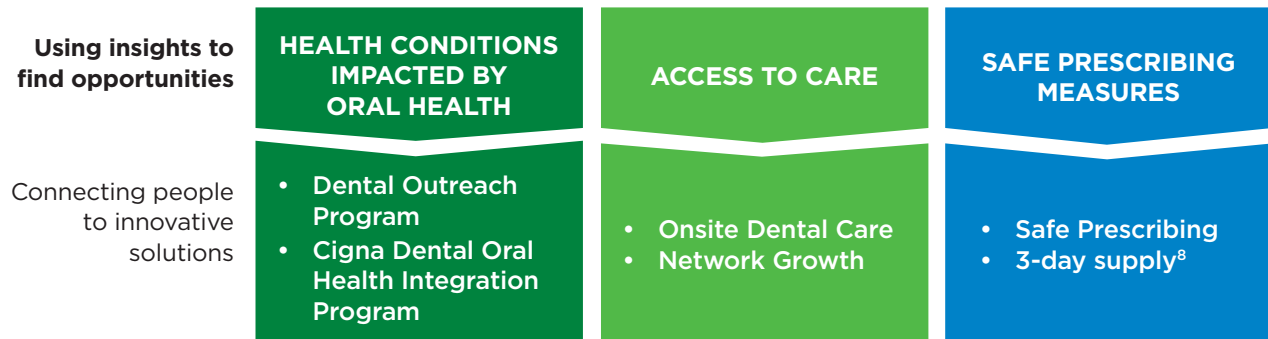
Today's workforce is evolving, with the majority of workers falling into the Millennial age bracket.⁷ This means employers need to be aware of (and responsive to) how this group views their own oral health and the ways in which they would like to access care. "Care that comes to them" is increasingly appealing to employed adults, and the idea of virtual visits is especially of interest to the Gen Z age range.

Of those who say going to the dentist is inconvenient 29% point towards work schedules or difficulty getting to the dentist.

- › Among employed adults, **22%** indicate that dental appointments at their workplace would be appealing.
- › **3 in 10** Gen Z and Millennials like idea of appointments at workplace
- › **28% of Gen Z** like the idea of virtual visits.

A UNIQUE CARE MODEL – SO EVERYONE THRIVES

Cigna Dental Health Connect Our guiding principle that drives the delivery of innovative solutions through clinical insights and expertise.



OUR APPROACH TO BETTER HEALTH AND COST SAVINGS



Identify

Clinical insights identify opportunities to deliver better outcomes through specialized solutions.

- Cigna Dental Oral Health Integration Program
- Dental Outreach
- Safe Prescribing for Opioids
- Onsite Dental Care



Engage

Clinical insights allow us to engage patients who could improve overall health or chronic conditions through specialized dental programs or services.



Treat

Specialized programs and services enable customers to receive care designed to address the barriers to better whole-person health.



Prevent

When treatment has helped improve whole-person health, prevention is key to helping customer stay healthy through preventive care services.

At Cigna, dental health is in our DNA. And so is whole health. That enables us to offer a unique, personalized solution for our customers' busy lives.

We are a leader in clinical expertise for all aspects of our customers' lives, and our insights on how to improve whole-person health means our customers and our clients get access to personalized care designed to deliver the right solutions and improved outcomes – for body and mind.

For more information, contact your Cigna representative.

Cigna's Study – Demographics.

Vendor name: M/A/R/C® Research

Fieldwork: June 5-15, 2019

Study Design: Online consumer survey

Sample Source: Dynata

Market: United States

Qualifications: 1,000 U.S. residents, aged 18+.

Quotas were set up to ensure the composition of respondents approximated the population of U.S. adults on gender, age, and Census region. Limits were also set up to ensure percentages of unemployed respondents completing the survey did not exceed national percentages.

Question areas covered:

- Initial demographic information
- Insurance coverage information
- Self-confidence rating and follow-ups
- Smile ratings (in conjunction with skin and weight ratings) and follow-ups
- Oral health ratings and follow-ups
- Teeth straighteners
- Impact of smile/oral health on employment
- Perceptions of others' smile/oral health
- Dental behavior (brushing, flossing, routine exams)
- Convenience/stress of going to dentist
- Overall health and treatment for anxiety/depression
- Additional demographics

The study was conducted in early June 2019, and included 1,000 U.S. residents age 18 and over. Quotas were established to ensure the composition of respondents approximated the population of the United States on gender, age and census region. Limits were also established to ensure the percentages of unemployed respondents did not exceed national percentages.

Cigna commissioned this study to explore the relationship between oral health and mental wellbeing. This research was conducted among consumers to better understand oral health's impact on self-esteem, confidence, employability, stress, and the ability to make and maintain meaningful social connections. The goal of the research was to generate insights around whether or not having dental coverage has a direct impact on mental wellbeing. The research findings and stories that emerged will be used to educate new and prospective clients, producers, consumers, and internal stakeholders – as well as strengthen Cigna's dental brand value through forward-thinking insights.



1. "Exploring the relationship between oral health and mental wellbeing." Cigna research study, October 2019.

2. "Oral health: A window to your overall health." Mayo Clinic, June 2019. <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>

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. The Cigna Dental Care plan is not available in every state. There are no out-of-network benefits, except for emergencies and where required by law.

4. Not all services are covered. Limitations may apply. See your plan documents for costs and details of coverage.

5. Covered employees must enroll in the Cigna Dental Oral Health Integration Program prior to receiving dental services to be eligible for reimbursement. This program provides reimbursement for certain eligible dental procedures for customers with qualifying medical conditions. Reimbursement is applied/subject to applicable plan year maximums. Contact your Cigna representative for a list of eligible procedures.

6. Dental Outreach Program only available for pre-approved clients.

7. Fry, Richard. "Millennials are the largest generation in the U.S. labor force." Pew Research, April 2018.

8. Cigna-administered pharmacy plans limit coverage to a 3 day supply, subject to applicable plan terms and conditions, including medical necessity, licensed prescriber/pharmacy, network and cost-share requirements.

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 details of coverage, review your plan documents or contact a Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. Cigna Dental PPO 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. In Texas, the insured dental plan is known as Cigna Dental Choice, and this plan uses the national Cigna DPPO network. 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. CHLIC policy forms: OK – DPPO: HP-POL99/HP-POL388, DHMO: POL115; OR – DPPO: HP-POL68/HP-POL352, DHMO: HP-POL121 04-10; TN – DPPO: HP-POL69/HC-CER2V1/HP-POL389 et al., DHMO: HP-POL134/HC-CER17V1 et al. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are for illustrative purposes only.

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