



Jefferson Parish Government

A proposal prepared by Cigna

June 2022

SOC #22-032

Electronic Submission

WORKING TOGETHER

to help achieve healthier, more secure lives.

Together, all the way.®



Cigna Benefit Solutions for:

Jefferson Parish Government

SOQ 22-032

Electronic Submission

June 2022

A Proposal for:

Dental Coverage

Provided by:

Listed below are the legal names of the companies submitting this response to the Jefferson Parish Government Request for Proposal. In this proposal, the name "Cigna" and other service marks, or division/trade names, may be used to refer to these companies and/or the products and services offered by them or their affiliates. All affiliated Cigna companies and operating subsidiaries are indirectly wholly owned subsidiaries of Cigna Corporation, a publicly traded corporation.

Cigna Health and Life Insurance Company (CHLIC)

Together, all the way.®



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June 29, 2022

Thank you for this opportunity to submit a compelling proposal for Cigna's industry leading dental benefits. Our best in class dental program encourages utilization, enhancing the lives and smiles of Jefferson Parish Government (Jefferson Parish) employees. Our industry leading account management, 24/7 customer service, and digital tools, empower Jefferson Parish employees to make proactive, preventative and informed decisions.

Cigna and Jefferson Parish Government have partnered together for over 30 years in the offering of a benefit rich and cost effective dental program. Below are the details of our offering for the future.

OFFER SUMMARY

- Rate Guarantee for 24 months
- Rate Cap Year 3
- Network coverage showing 94% match per Cigna GeoAccess Report

CIGNA'S INTEGRATED DENTAL PROGRAMS IMPROVE HEALTH

Oral Health Integration Program (OHIP)

Cigna's OHIP program provides enhanced dental coverage to customers with specific medical conditions associated with oral health, including reimbursement of The average discount for Total DPPO in the Miami metropolitan area is 47.6%. Dental discounts are not available at the county level.

- copays/coinsurance on certain procedures. With **14 covered medical conditions**, Cigna's program leads the industry as *the most robust dental standalone program*.

OHIP can serve as additional levers that Jefferson Parish can pull to not only help its enrolled employees achieve optimal oral health, but also have a material impact on total medical cost. For instance, in a recent study, Cigna found that customers diagnosed with coronary heart disease and diabetes who received treatment for periodontal disease saw a reduction in ER visits as well as a **13.6% average TMC savings**.

24/7/365 - BEST IN CLASS CUSTOMER SUPPORT & DIGITAL TOOLS

Jefferson Parish employees will have access to:

- [Live customer service 24/7/365](#), along with our click-to-chat feature available from 9AM to 8PM ET.
- Cigna's proprietary and industry leading member digital experience **myCigna®** where they can quickly and easily compare dentists based on professional experience, affordability and view verified patient reviews.
- [Virtual dental consultation](#) (accessible from **myCigna.com**) with a dentist 24/7/365 to address any urgent care needs including: tooth pain, gum inflammation, broken teeth and infection – avoiding costly and unnecessary trips to the ER.



CIGNA GETS MORE EMPLOYEES AND THEIR FAMILIES TO USE PREVENTIVE CARE BENEFITS

- We know preventive dental care is much more than just a twice-yearly visit to the dentist. Our ongoing study shows preventive care reduces future dental costs. ***When customers receive preventive care there is a 31% reduction in costs vs. 43% increase in costs without preventive care.*** That's why we focus on helping our customers access preventative care through an end-to-end approach focused on proactive customer engagement.
 - **Customer Education and Engagement Campaigns** that remind customers when care is due. In 2021, we contacted customers who had missed a preventive care visit, and following receipt of our message, **47% had a preventive care visit within three months and of those who had that visit, 71% went to an in-network dentist.**
 - **Cigna Onsite Dental** can bring care to Jefferson Parish's workplaces at no additional cost, increasing utilization and preventing expensive long-term medical and dental costs for larger



locations.

- **Our Innovation Studio** pilots new programs that wrap our customers in care making it easy to manage oral health at home via Bluetooth-enabled brushing tools.

Our tenured and strategically focused Account Management Team will partner with Jefferson Parish to ensure a smooth and seamless transition, **focused on education and metric-driven increased customer engagement.** Proactive education, digital tools, and human touch not only support Jefferson Parish's population health initiatives, but also the financial expectations that come when implementing change.

Thank you again for the opportunity, and we look forward to continuing to build a better future together.

Sincerely,

A handwritten signature in blue ink, appearing to read 'R. Schneider', is placed over a light blue rectangular background.

Renee Schneider
Senior Client Manager

General Professional Services Questionnaire Instructions

- The General Professional Services Questionnaire shall be used for all professional services except outside legal services and architecture, engineering, or survey projects.
- **The General Professional Services Questionnaire should be completely filled out. Complete and attach ALL sections. Insert “N/A” or “None” if a section does not apply or if there is no information to provide.**
- Questionnaire must be signed by an authorized representative of the Firm. Failure to sign the questionnaire shall result in disqualification of proposer pursuant to J.P. Code of Ordinances Sec. 2-928.
- All subcontractors must be listed in the appropriate section of the Questionnaire. Each subcontractor must provide a complete copy of the General Professional Services Questionnaire, applicable licenses, and any other information required by the advertisement. Failure to provide the subcontractors' complete questionnaire(s), applicable licenses, and any other information required by the advertisement shall result in disqualification of proposer pursuant to J.P. Code of Ordinances Sec. 2-928.
- If additional pages are needed, attach them to the questionnaire and include all applicable information that is required by the questionnaire.

General Professional Services Questionnaire

A. Project Name and Advertisement Resolution Number:

SOQ 22-032 Dental Insurance Plan
Jefferson Parish Government

B. Firm Name & Address:

Cigna Health and Life Insurance Company
900 Cottage Grove Road
Bloomfield, CT 06002

C. Name, title, & contact information of Firm Representative, as defined in Section 2-926 of the Jefferson Parish Code of Ordinances, with at least five (5) years of experience in the applicable field required for this Project:

Renee Schneider, Senior Client Manager
PH: 770.261.3575
Cell: 225.938.7115
FAX: 860.298.2360
Renee.schneider@cigna.com

D. Address of principal office where Project work will be performed:

2800 North Loop West, Suite 700
Houston, TX 77092

E. Is this submittal by a JOINT-VENTURE? Please check:

YES _____ NO X _____

If marked "No" skip to Section H. If marked "Yes" complete Sections F-G.

F. If submittal is by JOINT-VENTURE, list the firms participating and outline specific areas of responsibility (including administrative, technical, and financial) for each firm. Please attach additional pages if necessary.

1. Not applicable.

2.

General Professional Services Questionnaire

G. Has this JOINT-VENTURE previously worked together? Please check: YES _____ NO _____		
H. List all subcontractors anticipated for this Project. Please note that <u>all subcontractors must submit a fully completed copy of this questionnaire</u>, applicable licenses, and any other information required by the advertisement. See Jefferson Parish Code of Ordinances, Sec. 2-928(a)(3). Please attach additional pages if necessary.		
Name & Address:	Specialty:	Worked with Firm Before (Yes or No):
1. Cigna serves as the sole provider of services requested in this RFP.		
2.		
3.		
4.		
5.		

General Professional Services Questionnaire

I. Please specify the total number of support personnel that may assist in the completion of this Project:
Cigna will have four designated account team members who will continue to support Jefferson Parish in addition to the entire Cigna team including Dr. Cary Sun, Clinical Program Dental Director, and Executive Sponsorship.

J. List any professionals that may assist in the completion of this Project. If necessary, please attach additional documentation that demonstrates the employment history and experience of the Firm's professionals that may assist in the completion of this Project (i.e. resume). Please attach additional pages if necessary.

PROFESSIONAL NO. 1

Name & Title:

Renee Schneider, Senior Client Manager

Name of Firm with which associated:

Cigna

Description of job responsibilities:

Senior Client Manager - oversees proper implementation of your account and works with Jefferson Parish Government to develop a process for ongoing service. The client manager:

- monitors services to ensure we deliver them to your satisfaction;
- conducts regular account management meetings; and
- analyzes and communicates financial and utilization reports.

Renee's biography is included in our submission with additional information your review.

Years' experience with this Firm:

36 years

Education: Degree(s)/Year/Specialization:

Louisiana State University, B.A. 1983
Psychology

Other experience and qualifications relevant to the proposed Project:

We have included our Jefferson Parish Government Account Team Organizational Chart and biographies in our submission for your review. Your Cigna account management team incorporates a global team approach to effectively coordinate your plan and provides designated resources for customer service, accounting, claims, and underwriting. Team members also bring expertise that translates to exceptional service delivery focused on building the processes and tools that best meet your needs.

General Professional Services Questionnaire

PROFESSIONAL NO. 2
Name & Title:
Millie Acosta, Client Service Executive
Name of Firm with which associated:
Cigna
Description of job responsibilities:
<p>Senior Client Service Executive - your direct point of contact for escalated call, claim, billing, and eligibility questions.</p> <p>The client service executive also works closely with internal partners, including client management, sales, senior operational management, implementation, and others, to provide ongoing, efficient, and effective service.</p> <p>In addition, the client service executive</p> <ul style="list-style-type: none">• manages ongoing tracking and trending of your service experience through integrated technology and tools;• identifies opportunities for service improvement; and• works closely with your account management team to monitor service trends. <p>Millie's biography is included in our submission with additional information your review.</p>
Years' experience with this Firm:
26 years
Education: Degree(s)/Year/Specialization:
Wesley College – 2000 Business Management
Other experience and qualifications relevant to the proposed Project:
<p>We have included our Jefferson Parish Government Account Team Organizational Chart and biographies in our submission for your review. Your Cigna account management team incorporates a global team approach to effectively coordinate your plan and provides designated resources for customer service, accounting, claims, and underwriting. Team members also bring expertise that translates to exceptional service delivery focused on building the processes and tools that best meet your needs.</p>

General Professional Services Questionnaire

PROFESSIONAL NO. 3
Name & Title:
Francis Reyes, Engagement Consultant
Name of Firm with which associated:
Cigna
Description of job responsibilities:
Senior Engagement Consultant - supports your team with technical expertise in plan coverage, processes, and health and wellness strategy. The engagement consultant works closely with the client manager, implementation manager, client service executive, and other Cigna employees to provide ongoing service that is both efficient and effective for clients and members alike. The engagement consultant is the primary contact between your HR staff and Cigna for addressing routine coverage questions, supporting member education, coordinating open enrollment, and facilitating scheduled service meetings. The engagement consultant works closely with the client to develop, implement, and facilitate health and wellness and health advocacy programs and events.
Francis biography is included in our submission with additional information your review.
Years' experience with this Firm:
4.5 years
Education: Degree(s)/Year/Specialization:
University of Texas – El Paso Masters of Public Health 2012 (Health Promotion, Health Education)
Other experience and qualifications relevant to the proposed Project:
We have included our Jefferson Parish Account Team Organizational Chart and biographies in our submission for your review. Your Cigna account management team incorporates a global team approach to coordinate your plan and provides designated resources for customer service, accounting, claims, and underwriting. Team members also bring expertise that translates to exceptional service delivery focused on building the processes and tools that best meet your needs.

General Professional Services Questionnaire

PROFESSIONAL NO. 4
Name & Title:
Michele Lockhart, Implementation Manager
Name of Firm with which associated:
Cigna
Description of job responsibilities:
Senior Implementation Manager - responsible for the overall successful implementation of your plan and the effective transition of your employees to Cigna. The implementation manager is actively involved in implementation and maintenance issues to help ensure the seamless implementation of your plan. The implementation manager also coordinates activities between Socorro ISD and Cigna departments, including sales and other service partners in underwriting, claims, contracts, eligibility, and billing, to ensure efficient and accurate plan execution.
Michele's biography is included in our submission with additional information your review.
Years' experience with this Firm:
7 years
Education: Degree(s)/Year/Specialization:
MBA/Healthcare Management 2021 & BS/Interdisciplinary Studies 2005 Project Management and Scrum Master certifications
Other experience and qualifications relevant to the proposed Project:
We have included our Jefferson Parish Account Team Organizational Chart and biographies in our submission for your review. Your Cigna account management team incorporates a global team approach to coordinate your plan and provides designated resources for customer service, accounting, claims, and underwriting. Team members also bring expertise that translates to exceptional service delivery focused on building the processes and tools that best meet your needs.

General Professional Services Questionnaire

PROFESSIONAL NO. 5
Name & Title:
Not applicable
Name of Firm with which associated:
Not applicable
Description of job responsibilities:
Not applicable
Years' experience with this Firm:
Not applicable
Education: Degree(s)/Year/Specialization:
Not applicable
Other experience and qualifications relevant to the proposed Project:
Not applicable

General Professional Services Questionnaire

K. List all prior projects that best illustrate the Firm's qualifications relevant to this Project. Please include any and all work performed for Jefferson Parish. Please attach additional pages if necessary.

PROJECT NO. 1

Project Name, Location and Owner's contact information:	Description of Services Provided:
City of Conroe Location: 300 W Davis St Conroe, Texas 77305 Name: Lynette White Phone Number: 936.539.4431 Email: lwhite@cityofconroe.org	Behavioral; Dental; Disease Management; Life; Long Term Disability; Medical; Medical Management; Pharmacy; Reimbursement; Short Term Disability; Supplemental Health; and Vision Benefits
Length of Services Provided:	Cost of Services Provided:
19 Years	This information is not available.

PROJECT NO. 2

Project Name, Location and Owner's contact information:	Description of Services Provided:
Diamond Offshore Drilling Address: 15415 Katy Freeway Ste 100 Houston, Texas 77094 Name: Michelle Orgeron Phone Number: 281.646.4748 Email: morgeron@dodi.com	Dental Coverage
Length of Services Provided:	Cost of Services Provided:
1 Year and 6 Months	This information is not available.

General Professional Services Questionnaire

PROJECT NO. 3

Project Name, Location and Owner's contact information:	Description of Services Provided:
Laitram Address: 201 Laitram Lane Harahan, Louisiana 70123 Name: Edie Sclafini Phone Number: 504.570.1205 Email: Edie.Sclafini@laitram.com	Supplemental Health Benefit, Dental Benefit, International Coverage Benefit
Length of Services Provided:	Cost of Services Provided:
12 Years	This information is not available.

PROJECT NO. 4

Project Name, Location and Owner's contact information:	Description of Services Provided:
Not applicable.	
Length of Services Provided:	Cost of Services Provided:

General Professional Services Questionnaire

PROJECT NO. 5

Project Name, Location and Owner's contact information:	Description of Services Provided:
Not applicable.	
Length of Services Provided:	Cost of Services Provided:

PROJECT NO. 6

Project Name, Location and Owner's contact information:	Description of Services Provided:
Not applicable.	
Length of Services Provided:	Cost of Services Provided:

General Professional Services Questionnaire

PROJECT NO. 7

Project Name, Location and Owner's contact information:	Description of Services Provided:
Not applicable.	
Length of Services Provided:	Cost of Services Provided:

PROJECT NO. 8

Project Name, Location and Owner's contact information:	Description of Services Provided:
Not applicable.	
Length of Services Provided:	Cost of Services Provided:

General Professional Services Questionnaire

PROJECT NO. 9	
Project Name, Location and Owner's contact information:	Description of Services Provided:
Not applicable.	
Length of Services Provided:	Cost of Services Provided:

PROJECT NO. 10	
Project Name, Location and Owner's contact information:	Description of Services Provided:
Not applicable.	
Length of Services Provided:	Cost of Services Provided:

L. List all prior and/or on-going litigation between Firm and Jefferson Parish. Please attach additional pages if necessary.

Parties:		Status/Result of Case:
Plaintiff:	Defendant:	
1.		To the best of our knowledge and belief, there is no prior and/or ongoing litigation between Cigna and Jefferson Parish; however, please refer to Form 10-K and Form 10-Q for an updated description of material legal proceedings. These documents are available online: https://www.cigna.com/about-us/investors/ . Confidentiality concerns, together with the pending nature of a number of lawsuits, preclude further comment or description.
2.		
3.		
4.		

M. Use this space to provide any additional information or description of resources supporting Firm's qualifications for the proposed project.

Cigna has proudly served dental DHMO members for Jefferson Parish Government for over thirty years and looks forward to continuing our strong partnership.

Members who register for their personalized myCigna account have access to helpful information and tools that can help them maximize their benefits and save an average of \$117.10 more per year on dental costs (compared to members who do not use myCigna.) Members who use myCigna to search for network dentists and manage their plan benefits also stay in-network 99.2% of the time – 6.9% more than members who do not use myCigna. We remain the only carrier to provide round-the-clock support with access to customer service advocates (CSAs) 24 hours a day, 7 days a week, 365 days a year.

Brighter Score - The Brighter Score allows members to easily compare dentists based on affordability, patient reviews, and professional experience. This score is comprised of three key attributes: professional history, which measures a provider's professional and educational background and includes a review of his or her dental license history and advanced training; patient satisfaction, which measures feedback from verified patients about their experience at the provider, the provider's online reputation, and the amenities the practice offers; and affordability, which measures the estimated out-of-pocket costs a member has to pay a provider for common procedures. Affordability is not an incorporated component in Brighter Scores for DHMO providers.

Dental Office Reviews and Comparisons - Detailed information is available to compare dental offices, too.

Members can view dentist profiles, complete with photos and video content, and read verified patient reviews. This has resulted in 6.9% more in-network claims.²

Enhanced Search and Transparent Pricing - Our enhanced search function lets users search dentists by procedure or group of procedures. The resulting information is personalized for each employee based on your specific plan and shows the “all-in” price, including coinsurance/copays and deductibles. Costs can be compared across network dentists, too.

Cigna Onsite DentalSM - This innovative program is designed to overcome the common "no-time" barriers to receiving care and help promote good oral health, right in the workplace. Over 33% say the idea of dental care in the workplace is appealing.³ By bringing dental care services to employees, onsite dental care can

- help increase employee utilization of preventive care benefits;
- drive better employee satisfaction and retention; and
- provide convenient care to your employees without their having to leave the office (a complete preventive dental care visit only takes about 45 minutes).

Cigna Dental Virtual Care - Our newest offering enables members to access care while their provider is closed or has limited hours and has a meaningful impact on lowering medical costs. In fact, consults cost an average of 17% less than an in-network exam and 48% less than out-of-network exam.⁴ With Cigna Dental Virtual Care, members can connect to a licensed dentist right when and where they need one, 24 hours per day, through myCigna for urgent care needs (i.e., tooth pain, gum inflammation, infection) and non-narcotic medications and antibiotics that includes guided follow-up care. Cigna Dental Virtual Care is a convenient option for your employees and just one of the ways we help clients reduce costs for urgent and emergency dental care.

The Power of Provider Partnerships

Pay for Performance Compensation for Network Dentists - Cigna's Pay for Performance Program is designed to incentivize network dentists to promote good oral health by providing timely preventive and specialty care that focuses on member convenience and satisfaction.

An Integrated Focus: Whole-Person, Whole Health

We are focused on helping to improve whole-person health through dental solutions. Oral and overall health are connected; oral health problems can contribute to increased risk of heart attacks and stroke, pre-term delivery in pregnant women and more. Conversely, certain medical conditions can cause oral health problems.

N. To the best of my knowledge, the foregoing is an accurate statement of facts.

Signature: Timothy L. Vessel **Print Name:** Tim Vessel

Title: Vice President **Date:** 6.28.2022

Statement of Qualifications

AFFIDAVIT

STATE OF Texas

PARISH/COUNTY OF Harris

BEFORE ME, the undersigned authority, personally came and appeared: Tim Vessel
_____, (Affiant) who after being by me duly sworn, deposed and said that
he/she is the fully authorized Vice President of Cigna (Entity),
the party who submitted a Statement of Qualifications (SOQ) to Provide Dental Benefit Services
and Administration (Briefly describe the services the SOQ
will cover), to the Parish of Jefferson.

Affiant further said:

Campaign Contribution Disclosures

(Choose A or B, if option A is indicated please include the required attachment):

Choice A _____ Attached hereto is a list of all campaign contributions, including the date and amount of each contribution, made to current or former elected officials of the Parish of Jefferson by Entity, Affiant, and/or officers, directors and owners, including employees, owning 25% or more of the Entity during the two-year period immediately preceding the date of this affidavit or the current term of the elected official, whichever is greater. Further, Entity, Affiant, and/or Entity Owners have not made any contributions to or in support of current or former members of the Jefferson Parish Council or the Jefferson Parish President through or in the name of another person or legal entity, either directly or indirectly.

Choice B X there are **NO** campaign contributions made which would require disclosure under Choice A of this section.

Affiant further said:

Debt Disclosures

(Choose A or B, if option A is indicated please include the required attachment):

Choice A _____ Attached hereto is a list of all debts owed by the affiant to any elected or appointed official of the Parish of Jefferson, and any and all debts owed by any elected or appointed official of the Parish to the Affiant.

Choice B X There are **NO** debts which would require disclosure under Choice A of this section.

Affiant further said:

Solicitation of Campaign Contribution Disclosures

(Choose A or B, if option A is indicated please include the required attachment):

Choice A _____ Attached hereto is a list of all elected officials of the Parish of Jefferson, whether still holding office at the time of the affidavit or not, where the elected official, individually, either by **telephone or by personal contact**, solicited a campaign contribution or other monetary consideration from the Entity, including the Entity's officers, directors and owners, and employees owning twenty-five percent (25%) or more of the Entity, during the two-year period immediately preceding the date the affidavit is signed. Further, to the extent known to the Affiant, the date of any such solicitation is included on the attached list.

Choice B X there are **NO** solicitations for campaign contributions which would require disclosure under Choice A of this section.*

***To the best of our knowledge and belief, there are no solicitations for campaign contributions which would require disclosure under Choice A of this section. Cigna agrees to conduct polling of our officers upon award if necessary.**

Affiant further said:

Subcontractor Disclosures

(Choose A or B, if option A is indicated please include the required attachment):

Choice A _____ Affiant further said that attached is a listing of all subcontractors, excluding full time employees, who may assist in providing professional services for the aforementioned SOQ.

Choice B X _____ There are **NO** subcontractors which would require disclosure under Choice A of this section.

Affiant further said:

That Affiant has employed no person, corporation, firm, association, or other organization, either directly or indirectly, to secure the public contract under which he received payment, other than persons regularly employed by the Affiant whose services in connection with the construction, alteration or demolition of the public building or project or in securing the public contract were in the regular course of their duties for Affiant; and

[The remainder of this page is intentionally left blank.]

That no part of the contract price received by Affiant was paid or will be paid to any person, corporation, firm, association, or other organization for soliciting the contract, other than the payment of their normal compensation to persons regularly employed by the Affiant whose services in connection with the construction, alteration or demolition of the public building or project were in the regular course of their duties for Affiant.

Timothy L. Vessel

Signature of Affiant

Tim Vessel

Printed Name of Affiant

SWORN AND SUBSCRIBED TO BEFORE ME

ON THE 28th DAY OF June, 2022.

Mary Moriarty

Notary Public

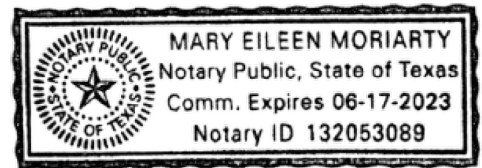
Mary E. Moriarty

Printed Name of Notary

132053089

Notary/Bar Roll Number

My commission expires 06/17/2023.



References for Jefferson Parish Government

City of Conroe

Name: Lynette White

Phone Number: 936.539.4431

Email: lwhite@cityofconroe.org

Diamond Offshore

Name: Michelle Orgeron

Phone Number: 281.646.4748

Email: morgeron@dodi.com

Laitram

Name: Edie Sclafini

Phone Number: 504.570.1205

Email: Edie.Sclafini@laitram.com



Turn your dental plan
into a **growth plan.**

Financial Proposal

for

Jefferson Parish Government

Effective Date: January 01, 2023

Date: June 28, 2022



Cigna Dental is Your New Growth Plan.

Dental care is not just a cost of doing business. **It's an investment in your future success.** And dental benefits aren't "just dental." When provided by Cigna, your dental program can help engage your workforce, increase productivity, improve health outcomes and manage healthcare costs. Cigna unlocks the full potential of your dental program to deliver more value.

Engaging your workforce by empowering smarter dental coverage and care choices

We do this through data-driven and actionable insights, deep collaboration and strategic partners, **offering the right coverage, care, and support, when and where employees need it**, and clinically driven programs that provide extra support for employees with certain risk factors.

- myCigna.com gives employees 24/7/365 access to value-based network search tools and information that can help them find a dentist who meets their specific, unique needs. And when employees utilize myCigna, **99.2% stay in-network** and they **save \$117.10 more per member per year than those who don't.**¹
- Cigna Dental Oral Health Integration Program[®] provides proactive, personalized support for customers with one of **14 medical conditions** that can be impacted by oral health risks like gum disease and cavities.
- Enrollment campaigns help make choosing a dental plan simpler by providing personalized, relevant decision guide tools and information and help to **increase enrollment into the Cigna Dental Care DHMO plan by an average of 8%.**²

Helping to improve health outcomes

Cigna Dental is an **industry leader** in engaging customers to use their preventive dental care benefits. And when customers get preventive care, the risk of developing periodontal disease, experiencing potential medical complications or needing care in the emergency room or urgent care center is reduced.

- Engaging customers to get important preventive dental care through proactive, automated outreach results in a **67% increase in visits.**³
- Moving the center of care to support better oral health routines with **Cigna @Home Dental can help to reduce plaque by 77%.**⁴
- Reducing the risk of opioid addiction through our proprietary opioid dashboard and safe prescribing program has resulted in a **23% reduction in the number of prescriptions written for children under 18, and a 9% reduction overall.**⁵

Helping to increase productivity

Poor oral health directly impacts employers. Every year, **\$800M in productivity is lost** due to health-related problems, and **320.8M hours** of work/school are lost for dental care.⁶ **92.4M of those hours are lost for unplanned or emergency dental care.**⁶ The Cigna Dental program can help reduce lost productivity by making it easy and affordable for employees to access dental care, when, how and where employees need it most.

- Making it easy and affordable to access care by bringing network dentists right to the workplace through **Cigna Onsite DentalSM**
- **Cigna Dental Virtual Care** eliminates the need for many dental-related emergency room visits by giving employees access to licensed dentists 24/7/365. **In 2021, 73% of Cigna Dental Virtual Care users avoided the emergency room.**⁷

Helping to manage healthcare costs

Our dental program is designed to fit the lives of your employees, and we wrap them in the care and support they need to stay healthy. From the beginning of each customer's journey with us, we are by their side. Enrollment support, oral health assessments, network search-ability, treatment cost estimators, 24/7/365 access to dentists through Cigna Dental Virtual Care - our proactive and insightful solutions make getting dental care affordable and easy. And when employees get important dental care services, medical costs go down.

- When customers get consecutive years of preventive dental care, there's an average savings of **4.4% per member, per year** on medical costs. **For customers with diabetes, the savings are even higher - 12.2%.** And for customers impacted by high social index and health equity factors, there's an **additional savings of 37.3%.**⁸
- Our networks grow every year and give employees access to quality, high-value dentists. The search tools on myCigna help employees make informed decisions about their care, specific to their needs. **95% of surveyed customers would recommend their network dentist to friends or family.**⁹

1. Internal reporting as of November 2021 for DPPO customers who use myCigna and customers who do not use myCigna. Results may vary.

2. Internal reporting. Average increase in DHMO enrollment for clients who participate in a second-sale dual-enrollment campaign. Results may vary.

3. Internal reporting as of November 2021 for DPPO customers who received email for overdue preventive care and out-of-network claims. Results may vary.

4. Kay, E., Shou, L. A randomised controlled trial of a smartphone application for improving oral hygiene. Br Dent J 226, 508–511 (2019).

5. Internal report published in 2019, based on review and analysis of 2015-2018 Cigna pharmacy claims and Cigna dental membership data. Results may vary.

6. Kelekar, Uma, and Shilpa Naavaal. "Hours Lost to Planned and Unplanned Dental Visits Among US Adults." Preventing chronic disease vol. 15 E04. 11 Jan. 2018. doi:10.5888/pcd15.170225. Accessed November 2021.

7. Internal reporting on average cost for ER claims submitted for dental-related concerns 2018-2019. 3. Internal reporting on Cigna Dental Virtual Care utilization for 2021.

8. "Preventive Dental Treatment Associated with Lower Medical Utilization and Costs." Cigna national study, December 2020. Individual results may vary.

9. Cigna internal utilization data - average percentage of recommendations across network DPPO dentists by Cigna customers. As of October 2019.

Cigna Healthcare Financial Exhibit for:

Jefferson Parish

Current DPPO

Effective Date: January 01, 2023

This is a summary of benefits for your dental plan.

All deductibles, plan maximums, and service specific maximums (dollar and occurrence) cross accumulate between in and out of network.

Your DPPO plan allows you to see any licensed dentist, but using an in-network dentist may minimize your out-of-pocket expenses.

Plan Design	Total Cigna DPPO	Out-of-Network
Calendar Year Maximum		
(Class I, II, III Expenses)	\$1000, Class I Applies	\$1000, Class I Applies
Calendar Year Deductible		
Per Individual	\$50	\$50
Per Family	\$150	\$150
Class I Expenses - Preventive & Diagnostic Care		
Oral Exams Cleanings Routine X-rays Fluoride Application Sealants Space Maintainers (limited to non-orthodontic treatment) Non-Routine X-rays Emergency Care to Relieve Pain	100%, No Deductible	100%, No Deductible
Class II Expenses - Basic Restorative Care		
Fillings Oral Surgery - Simple Extractions Oral Surgery - All Except Simple Extraction Surgical Extraction of Impacted Teeth Anesthetics Minor Periodontics Major Periodontics Root Canal Therapy / Endodontics Relines, Rebases, and Adjustments Repairs - Bridges, Crowns, and Inlays Repairs - Dentures Stainless Steel/Resin Crowns Brush Biopsy	80%, After Deductible	80%, After Deductible
Class III Expenses - Major Restorative Care		
Crowns/Inlays/Onlays Dentures Bridges	50%, After Deductible	50%, After Deductible
Class IV Expenses - Orthodontia		
Coverage for Eligible Children Only Lifetime Maximum	50%, No Ortho Deductible \$1000	50%, No Ortho Deductible \$1000
Dental Plan Reimbursement Levels	Based on Contracted Fees	80th Percentile of Submitted Charges***
Additional Member Responsibility in excess of Coinsurance	None	Yes, the difference between the member's dentist's billed charges and the dental plan reimbursement level***
Student/Dependent Age	26/26	

Jefferson Parish

Current DPPO

Effective Date: January 01, 2023

Cigna Dental PPO / Indemnity Exclusions and Limitations:

Procedure	Exclusions & Limitations
Exams	Two per calendar year
Prophylaxis (cleanings)	Two per calendar year
Fluoride	1 per calendar year for people under 19
X-Rays (routine)	Bitewings: 2 per calendar year
X-Rays (non-routine)	Full mouth: 1 every 3 calendar years. Panorax: 1 every 3 calendar years
Model	Payable only when in conjunction with Ortho workup
Minor Perio (non-surgical)	Various limitations depending on the service
Perio Surgery	Various limitations depending on the service
Crowns	Replacement every 5 years
Prosthesis over Implants	1 per every 5 years if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth colored material on molar crowns or bridges
Bridges	Replacement every 5 years.
Dentures and Partial	Replacement every 5 years.
Relines, Rebases	Covered if more than 6 months after installation
Adjustments	Covered if more than 6 months after installation
Repairs - Bridges	Reviewed if more than once
Repairs - Dentures	Reviewed if more than once
Sealants	Limited to posterior tooth. One treatment per tooth every three years up to age 14
Space Maintainers	Limited to non-Orthodontic treatment. No frequency limit for participants under age 19.
Alternate Benefit	When more than one covered Dental Service could provide suitable treatment based on common dental standards, Cigna HealthCare will determine the covered Dental Service on which payment will be based and the expenses that will be included as Covered Expenses.
Orthodontia	For dependent children, up to age 19
Missing Tooth Provision	The amount payable is 50% of the amount otherwise payable until insured for a specified time period; thereafter, considered a Class III expense
Late Entrant Limit	50% coverage on Class III and IV (if applicable) for 12 months
Pre-Treatment Review	Available on a voluntary basis when extensive work in excess of \$200 is proposed

Benefit Exclusions:

- * Services performed primarily for cosmetic reasons;
- * Replacement of a lost or stolen appliance;
- * Replacement of a bridge or denture within five years following the date of its original installation;
- * Replacement of a bridge or denture which can be made useable according to accepted dental standards;
- * Procedures, appliances or restorations, other than full dentures, whose main purpose is to change vertical dimension, diagnose or treat conditions of TMJ, stabilize periodontally involved teeth, or restore occlusion;
- * Veneers of porcelain or acrylic materials on crowns or pontics on or replacing the upper and lower first, second and third molars;
- * Bite registrations; precision or semi-precision attachments; splinting; Surgical implant of any type;
- * Instruction for plaque control, oral hygiene and diet;
- * Dental services that do not meet common dental standards;
- * Services that are deemed to be medical services;
- * Services and supplies received from a hospital;
- * Charges which the person is not legally required to pay;
- * Charges made by a hospital which performs services for the U.S. Government if the charges are directly related to a condition connected to a military service;
- * Experimental or investigational procedures and treatments;
- * Any injury resulting from, or in the course of, any employment for wage or profit;
- * Any sickness covered under any workers' compensation or similar law;
- * Charges in excess of the reasonable and customary allowances;
- * To the extent that payment is unlawful where the person resides when the expenses are incurred;
- * Procedures performed by a Dentist who is a member of the covered person's family (covered person's family is limited to a spouse, siblings, parents, children, grandparents, and the spouse's siblings and parents);
- * For charges which would not have been made if the person had no insurance; For charges for unnecessary care, treatment or surgery;
- * To the extent that you or any of your Dependents is in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid;
- * To the extent that benefits are paid or payable for those expenses under the mandatory part of any auto insurance policy written to comply with a "no-fault" insurance law or an uninsured motorist insurance law. Cigna HealthCare will take into account any adjustment option chosen under such part by you or any one of your Dependents.
- * In addition, these benefits will be reduced so that the total payment will not be more than 100% of the charge made for the Dental Service if benefits are provided for that service under this plan and any medical expense plan or prepaid treatment program sponsored or made available by your Employer.

***** In Texas, the insured dental product offered by CGLIC and CHLIC is referred to as the Cigna Dental Choice Plan, and this plan utilizes the national Cigna Dental PPO network.***

******Charges are based upon an independent third party organization that is the industry standard. Percentile data is based upon the third party organization's aggregated industry-wide claims data***

This benefit summary highlights some of the benefits available under the proposed plan. A complete description regarding the terms of coverage, exclusions and limitations, including legislated benefits, will be provided in your insurance certificate or plan description.

Benefits are insured and/or administered by Cigna HealthCare.

Did you know that most of Cigna's dental plans include the Cigna Dental Oral Health Integration Program? This program was designed to address research that supports the association of oral health to overall health to overall health and provides reimbursement of copays or coinsurance for customers with qualifying medical conditions for program eligible procedures. Additionally, registered program members can access articles on behavioral conditions that impact oral health.

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Prepared by Underwriting.
Cigna DPPO Network (P0010)

06/21/2022 09:38 AM

Cigna Healthcare Financial Exhibit for:

Jefferson Parish

2000 DPPO

Effective Date: January 01, 2023

This is a summary of benefits for your dental plan.

All deductibles, plan maximums, and service specific maximums (dollar and occurrence) cross accumulate between in and out of network.

Your DPPO plan allows you to see any licensed dentist, but using an in-network dentist may minimize your out-of-pocket expenses.

Plan Design	Total Cigna DPPO	Out-of-Network
Calendar Year Maximum		
(Class I, II, III, IX Expenses)	\$2000, Class I Applies	\$2000, Class I Applies
Calendar Year Deductible		
Per Individual	\$50	\$50
Per Family	\$150	\$150
Class I Expenses - Preventive & Diagnostic Care		
Oral Exams Cleanings Routine X-rays Fluoride Application Sealants Space Maintainers (limited to non-orthodontic treatment) Non-Routine X-rays Emergency Care to Relieve Pain	100%, No Deductible	100%, No Deductible
Class II Expenses - Basic Restorative Care		
Fillings (Amalgam and composite on all teeth) Oral Surgery - Simple Extractions Oral Surgery - All Except Simple Extraction Surgical Extraction of Impacted Teeth Anesthetics Minor Periodontics Major Periodontics Root Canal Therapy / Endodontics Relines, Rebases, and Adjustments Repairs - Bridges, Crowns, and Inlays Repairs - Dentures Stainless Steel/Resin Crowns Brush Biopsy	80%, After Deductible	80%, After Deductible
Class III Expenses - Major Restorative Care		
Crowns/Inlays/Onlays Dentures Bridges	50%, After Deductible	50%, After Deductible
Class IV Expenses - Orthodontia		
Coverage for Eligible Children and Adults Lifetime Maximum	50%, No Ortho Deductible \$2000	50%, No Ortho Deductible \$2000
Class IX Expenses - Implants		
Plan Calendar Year Max	50%, After Deductible \$2000	50%, After Deductible \$2000
Dental Plan Reimbursement Levels	Based on Contracted Fees	80th Percentile of Submitted Charges***
Additional Member Responsibility in excess of Coinsurance	None	Yes, the difference between the member's dentist's billed charges and the dental plan reimbursement level***
Student/Dependent Age	26/26	

Cigna Healthcare Financial Exhibit for:
Jefferson Parish
2000 DPPO
Effective Date: January 01, 2023

Cigna Dental PPO / Indemnity Exclusions and Limitations:

Procedure	Exclusions & Limitations
Exams	Two per calendar year
Prophylaxis (cleanings)	Two per calendar year
Fluoride	1 per calendar year for people under 19
X-Rays (routine)	Bitewings: 2 per calendar year
X-Rays (non-routine)	Full mouth: 1 every 3 calendar years. Panorax: 1 every 3 calendar years
Model	Payable only when in conjunction with Ortho workup
Minor Perio (non-surgical)	Various limitations depending on the service
Perio Surgery	Various limitations depending on the service
Crowns	Replacement every 5 years
Prosthesis over Implants	1 per every 5 years if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth colored material on molar crowns or bridges
Bridges	Replacement every 5 years.
Dentures and Partial	Replacement every 5 years.
Relines, Rebases	Covered if more than 6 months after installation
Adjustments	Covered if more than 6 months after installation
Repairs - Bridges	Reviewed if more than once
Repairs - Dentures	Reviewed if more than once
Sealants	Limited to posterior tooth. One treatment per tooth every three years up to age 14
Space Maintainers	Limited to non-Orthodontic treatment. No frequency limit for participants under age 19.
Alternate Benefit	When more than one covered Dental Service could provide suitable treatment based on common dental standards, Cigna HealthCare will determine the covered Dental Service on which payment will be based and the expenses that will be included as Covered Expenses.
Missing Tooth Provision	The amount payable is 50% of the amount otherwise payable until insured for a specified time period; thereafter, considered a Class III expense
Late Entrant Limit	50% coverage on Class III, IV (if applicable), and IX for 12 months
Pre-Treatment Review	Available on a voluntary basis when extensive work in excess of \$200 is proposed

Benefit Exclusions:

- * Services performed primarily for cosmetic reasons;
- * Replacement of a lost or stolen appliance;
- * Replacement of a bridge or denture within five years following the date of its original installation;
- * Replacement of a bridge or denture which can be made useable according to accepted dental standards;
- * Procedures, appliances or restorations, other than full dentures, whose main purpose is to change vertical dimension, diagnose or treat conditions of TMJ, stabilize periodontally involved teeth, or restore occlusion;
- * Veneers of porcelain or acrylic materials on crowns or pontics on or replacing the upper and lower first, second and third molars;
- * Bite registrations; precision or semi-precision attachments; splinting;
- * Instruction for plaque control, oral hygiene and diet;
- * Dental services that do not meet common dental standards;
- * Services that are deemed to be medical services;
- * Services and supplies received from a hospital;
- * Charges which the person is not legally required to pay;
- * Charges made by a hospital which performs services for the U.S. Government if the charges are directly related to a condition connected to a military service;
- * Experimental or investigational procedures and treatments;
- * Any injury resulting from, or in the course of, any employment for wage or profit;
- * Any sickness covered under any workers' compensation or similar law;
- * Charges in excess of the reasonable and customary allowances;
- * To the extent that payment is unlawful where the person resides when the expenses are incurred;
- * Procedures performed by a Dentist who is a member of the covered person's family (covered person's family is limited to a spouse, siblings, parents, children, grandparents, and the spouse's siblings and parents);
- * For charges which would not have been made if the person had no insurance; For charges for unnecessary care, treatment or surgery;
- * To the extent that you or any of your Dependents is in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid;
- * To the extent that benefits are paid or payable for those expenses under the mandatory part of any auto insurance policy written to comply with a "no-fault" insurance law or an uninsured motorist insurance law. Cigna HealthCare will take into account any adjustment option chosen under such part by you or any one of your Dependents.
- * In addition, these benefits will be reduced so that the total payment will not be more than 100% of the charge made for the Dental Service if benefits are provided for that service under this plan and any medical expense plan or prepaid treatment program sponsored or made available by your Employer.

***** In Texas, the insured dental product offered by CGLIC and CHLIC is referred to as the Cigna Dental Choice Plan, and this plan utilizes the national Cigna Dental PPO network.***

******Charges are based upon an independent third party organization that is the industry standard. Percentile data is based upon the third party organization's aggregated industry-wide claims data***

This benefit summary highlights some of the benefits available under the proposed plan. A complete description regarding the terms of coverage, exclusions and limitations, including legislated benefits, will be provided in your insurance certificate or plan description.

Benefits are insured and/or administered by Cigna HealthCare.

Did you know that most of Cigna's dental plans include the Cigna Dental Oral Health Integration Program? This program was designed to address research that supports the association of oral health to overall health and provides reimbursement of copays or coinsurance for customers with qualifying medical conditions for program eligible procedures. Additionally, registered program members can access articles on behavioral conditions that impact oral health.

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Prepared by Underwriting.
Cigna DPPO Network (P0010)

06/21/2022 10:13 AM



Jefferson Parish
Guaranteed Cost Funding
Non-Participating
January 01, 2023 - December 31, 2023

Cigna Total DPPO Tier	Expected Lives	Current Rates	Quoted Rates*
<u>Dental PPO - Current DPPO</u>			
Employee Only	1,071	\$20.40	\$19.99
Employee + Spouse	235	\$40.10	\$39.29
Employee + Child(ren)	171	\$49.32	\$48.33
Employee + Family	180	\$60.10	\$58.89
Annual Cost	1,657	\$606,283	\$594,085
Percent Change (Quoted vs Current)			-2.01%

*The above quoted rates include 0.00% Health Insurance Assessment fees (PPACA).

*The above quoted rates do not include any commissions.

Cigna Total DPPO Tier	Expected Lives	Current Rates	Quoted Rates*
<u>Dental PPO - 2000 DPPO</u>			
Employee Only	1,071	\$20.40	\$26.88
Employee + Spouse	235	\$40.10	\$52.84
Employee + Child(ren)	171	\$49.32	\$64.99
Employee + Family	180	\$60.10	\$79.19
Annual Cost	1,657	\$606,283	\$798,880
Percent Change (Quoted vs Current)			31.77%

*The above quoted rates include 0.00% Health Insurance Assessment fees (PPACA).

*The above quoted rates do not include any commissions.

Total	3,314	\$1,212,567	\$1,392,965
Percent Change (Quoted vs Current)			14.88%

The above quoted rates are guaranteed for 24 months. (Valid for 01/01/2023 & 01/01/2024 effective dates.)

The above quoted rates include a rate cap of 6.0% on the 1/1/25 renewal increase. This rate cap does not include the cost of the Health Insurance Assessment fee (PPACA).

PROPOSAL TERMS AND CONDITIONS

A. General Terms of this Proposal

Cigna HealthCare is pleased to present this Proposal for an insured group dental benefit plan (the "Plan") sponsored by Jefferson Parish. This proposal is valid for 90 days from its original date of release, 06/28/2022. Any revisions or updates made to this proposal will not renew this valid timeframe unless expressly communicated by Cigna HealthCare.

The information contained in this Proposal by Cigna HealthCare is proprietary and highly confidential. It is being provided with the understanding that it will not be used by the employer, its representatives or consultants for any purpose other than the evaluation of the Proposal. Under no circumstances is any of the information contained herein (including excerpts, summaries, extracts, and evaluations thereof) to be used, disseminated, disclosed or otherwise communicated to any person or entity other than the employer, its representatives and consultants, and their respective employees who are directly involved in the evaluation process.

Proposal Caveats

Cigna HealthCare may revise or withdraw this Proposal if:

- there is a change to the effective date of the quote
- the policy will not be situated in LA
- the Plan benefits are different than shown in the RFP or benefit modifications are requested
- the census or experience provided by broker/consultant/account is deemed inaccurate
- there is a change in law, regulation, tax rates, or the application of any of these that affects Cigna HealthCare's costs
- less than 200 employees or less than 25% of total eligible employees enroll in the Plan
- enrollment varies by more than 10 percent from at least one of the following enrollment levels: 1,657 total in the Current DPPO plan.
- the employer contribution levels are different than shown in the RFP or other than what the quote assumes
- commissions are requested to be different than Net
- it is requested to interface with a third party vendor
- it is requested to provide optional services beyond those listed here as being included in the quote: None
- administration of the Plan will require more than the following:
 - o Billing lines: 200
 - o Billing and Claim Branch Benefit Options: 350

Include the following as appropriate:

- Cigna HealthCare is not the exclusive provider of Dental benefits for all of Jefferson Parish employees in all worksites

B. Scope and Application of this Proposal

Unless otherwise indicated, this Proposal:

- supersedes and renders null and void any prior Cigna HealthCare offer or proposal with respect to the Plan.
 - does not include administration of "run out" claims incurred prior to the effective date.
 - all Insured Premium and/or Rates include the cost of the Health Insurance Assessment (PPACA), for 2020. Premium and/or Rates for 2021 and later do not include Health Insurance Assessment Fees (PPACA).
 - excludes charges for converting a qualified customer of a group plan to an individual plan.
 - assumes that Cigna HealthCare's standard insurance policy form approved for use in the applicable state by the state insurance regulator will be issued. Because the insurance policy and certificate terms require regulatory approval, there is very little flexibility to change the provisions. The provisions of the insurance policy and certificate will supersede the Proposal in the event of a conflict.
- assumes dental/vision products are excepted. In order to maintain this excepted status, the Plan must ensure that when dental/vision products are offered, they are offered as a separate election for the employee.
- assumes when/if a Cigna HealthCare non-voluntary vision benefit is added to the medical plan, it is added as a rider and always non-excepted, regardless of funding.

Cigna HealthCare may have an agreement with your benefit advisor, under which the benefit advisor may be paid for providing marketplace intelligence or for the performance of administrative services. The qualification for and amount of this payment may be based upon overall business growth and/or retention levels. Any such payment is funded through Cigna HealthCare's general overhead.

The benefit advisor may qualify for incentive payment (monetary or non-monetary) from Cigna HealthCare. For example, the benefit advisor may receive payment based upon new sales, new customer growth or retention. This incentive payment is funded from Cigna HealthCare's general overhead.

Cigna HealthCare sponsors programs to inform benefit advisors about Cigna HealthCare's plan coverage and services (including producer advisory councils). The cost of these events is funded through Cigna HealthCare's general overhead.

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Benefit Review



Overview: This document provides information on the benefit request made in your proposal.

Account Name Jefferson Parish Government
Effective Date January 1, 2023

Product Name	Plan Name	Funding	Requested Benefit	Result	CIGNA Alternative & Recommendation
Dental PPO	Delta Plan	Guaranteed Cost - Fully Insured	Administration including Waiting Periods, Extension of benefits, Late Entrant, Completion of Previous Work, Missing Tooth Limitation (MTL), Appeals, Timely filing, Pretreatment, etc	Clarification/Commentary	Cigna administration will replace those of the prior carrier.
Dental PPO	Delta Plan	Guaranteed Cost - Fully Insured	Provider Reimbursement- various guidelines	Clarification/Commentary	In-network will be reimbursed based on the Contracted Rate and out of network will be reimbursed based on R&C or MAC
Dental PPO	Delta Plan	Guaranteed Cost - Fully Insured	Limits payment for stainless steel crowns under this section to services on baby teeth. However, after consultant's review, Delta Dental may allow stainless steel crowns on permanent teeth as a Major Benefit.	Difference in Administration	Cigna will administer without this limitation.
Dental PPO	Delta Plan	Guaranteed Cost - Fully Insured	3 types of providers	Difference in Administration	Cigna provider program will replace current plans.
Dental PPO	Delta Plan	Guaranteed Cost - Fully Insured	Fillings- one in 24 months	Difference in Administration	Cigna administers this with no frequency limitations.
Dental PPO	Delta Plan	Guaranteed Cost - Fully Insured	Scaling and root planing, once in every 24 month period	Difference in Administration	Cigna will administer this with no frequency limitations
Dental PPO	Delta Plan	Guaranteed Cost - Fully Insured	Additional Benefits for specific medical conditions such as pregnancy	Difference in Administration	Cigna has an integrated Oral Health Program that will replace the current carrier program.
Dental PPO	Delta Plan	Guaranteed Cost - Fully Insured	Space Maintainers under age 14	Difference in Administration	Limited to nonorthodontic treatment for prematurely removed or missing teeth for person less than 19 years old.
Dental PPO	Delta Plan	Guaranteed Cost - Fully Insured	Bitewing X-rays- – twice per year under age 18 and once per year over age 18	Difference in Administration	Cannot accommodate different age limits. Cigna will administer 2 sets per year for all covered members
Dental PPO	Delta Plan	Guaranteed Cost - Fully Insured	Sealants are limited as follows: (1) to permanent first molars through age eight (8) and to permanent second molars through age 15	Difference in Administration	Cigna will administer as Payable on unrestored primary and permanent bicuspid or molar teeth only. We could allow through age 15 for all covered members
Dental PPO	Delta Plan	Guaranteed Cost - Fully Insured	Implants- Class 3	Difference in Administration	Cigna places implants in a separate class to allow for implant-specific benefits and reporting.
Dental PPO	Delta Plan	Guaranteed Cost - Fully Insured	Timely Filing- within 90 days of the date of a loss.	Difference in Administration	Cigna will administer as 12 months from DOS

Benefit Review



Overview: This document provides information on the benefit request made in your proposal.

Account Name Jefferson Parish Government
Effective Date January 1, 2023

Product Name	Plan Name	Funding	Requested Benefit	Result	CIGNA Alternative & Recommendation
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Plan exclusions, definitions, terms, administration items (including, but not limited to: claims, subrogation, COB, appeals, any protocols, reimbursement provisions, carrier-specific programs, client-specific programs, etc.) were not reviewed unless otherwise noted. Our review has attempted to identify the chief differences between the substantive provisions of your current plan and Cigna's standard benefit plan terms. Cigna's group insurance policy terms are subject to regulatory approval in the state where the policy is issued. Cigna's standard insurance policy language (definitions, eligibility and coverage terms, exclusions, limitations and general provisions) will in all cases apply replacing any existing insurance policy or plan terms and Cigna will administer its insurance policy according to those terms and Cigna's then current administrative practices. Mental Health Parity: The account team is ultimately responsible for confirming mental health parity compliance including running benefits through the available tools. Cigna standard is to administer the minimally compliant cost share. Anything richer than minimally compliant must be submitted to PBAB after Sales utilizes the tools. Medical Management: Cigna's PHS/PHS+/Basic/Preferred/Complete medical management models and PAC/CSR must be administered as designed, deviations are not allowed to these programs. These programs include a Cigna-prescribed menu of selected services that require review. Additional services cannot be added, criteria cannot be changed and the



Cigna Network Analysis

Total Cigna DPPO

Created for...
Jefferson Parish Government

June 2022

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Access Analysis: Dental - Total Cigna DPPO

Access Summary By City (With Access)

June 2022

Created for...
Jefferson Parish Government

Access Analysis
Dental - Total Cigna DPPO

Distance Method
Straight Line Distance

Employee Group
Employee Listing

Provider Group
General Dentists
Orthodontists
Other Specialists

¹ Provider counts represent:
#: Provider access points
P: Unique providers
L: Unique provider locations

Employees With Access										
Employee		Provider		With Access		Counts ¹			Average Distance	
Group	#	Group	Standard	#	%	#	P	L	1	2
Employee Listing	2,369	General Dentists	2 in 10 miles	2,365	99.8	223,599	108,609	69,866	0.7	0.9
		Orthodontists	2 in 10 miles	2,286	96.5	22,073	6,920	11,007	2.3	2.6
		Other Specialists	2 in 10 miles	2,302	97.2	60,290	20,801	20,392	1.5	1.8

Key Geographic Areas										
State Name	City	Employee	Provider		With Access		Counts ¹		Average Distance	
		#	Group	Standard	#	%	#		1	2
Louisiana	Metairie	461	General Dentists	2 in 10 miles	461	100.0	113		0.4	0.5
			Orthodontists	2 in 10 miles	461	100.0	15		1.1	1.3
			Other Specialists	2 in 10 miles	461	100.0	43		0.8	0.9
	Marrero	443	General Dentists	2 in 10 miles	443	100.0	42		0.6	0.8
			Orthodontists	2 in 10 miles	443	100.0	0		3.6	3.6
			Other Specialists	2 in 10 miles	443	100.0	4		1.5	1.6
	New Orleans	391	General Dentists	2 in 10 miles	391	100.0	185		0.7	0.9
			Orthodontists	2 in 10 miles	390	99.7	6		2.2	3.0
			Other Specialists	2 in 10 miles	390	99.7	25		1.4	2.1
	Gretna	218	General Dentists	2 in 10 miles	218	100.0	33		0.4	0.5
			Orthodontists	2 in 10 miles	218	100.0	0		1.2	1.7
			Other Specialists	2 in 10 miles	218	100.0	3		1.3	1.4
	Harvey	210	General Dentists	2 in 10 miles	210	100.0	26		0.7	0.9
			Orthodontists	2 in 10 miles	210	100.0	4		1.2	1.2
			Other Specialists	2 in 10 miles	210	100.0	6		1.3	1.3
	Westwego	178	General Dentists	2 in 10 miles	178	100.0	7		1.1	1.3
			Orthodontists	2 in 10 miles	178	100.0	0		4.6	4.9
			Other Specialists	2 in 10 miles	178	100.0	0		2.0	2.6
	Kenner	175	General Dentists	2 in 10 miles	175	100.0	46		0.8	0.9
			Orthodontists	2 in 10 miles	175	100.0	2		1.1	1.8
			Other Specialists	2 in 10 miles	175	100.0	7		1.2	1.6
	LA Place	40	General Dentists	2 in 10 miles	40	100.0	20		0.9	1.3
	Lafitte	24	General Dentists	2 in 10 miles	24	100.0	4		2.1	2.1
	Saint Rose	21	General Dentists	2 in 10 miles	21	100.0	3		0.9	0.9
			Orthodontists	2 in 10 miles	21	100.0	0		4.2	4.3
			Other Specialists	2 in 10 miles	21	100.0	0		3.8	4.7
	Slidell	20	General Dentists	2 in 10 miles	20	100.0	62		0.9	1.3
			Orthodontists	2 in 10 miles	20	100.0	9		2.9	2.9
			Other Specialists	2 in 10 miles	20	100.0	16		1.4	1.5
	Covington	19	General Dentists	2 in 10 miles	19	100.0	48		2.7	3.3
			Orthodontists	2 in 10 miles	18	94.7	18		3.8	4.5
			Other Specialists	2 in 10 miles	18	94.7	5		5.7	5.7
	Mandeville	18	General Dentists	2 in 10 miles	18	100.0	33		1.1	1.4

Access Summary By City (Without Access)

June 2022

Created for...
Jefferson Parish GovernmentAccess Analysis
Dental - Total Cigna DPPODistance Method
Straight Line DistanceEmployee Group
Employee ListingProvider Group
General Dentists
Orthodontists
Other Specialists¹ Provider counts represent:
#: Provider access points
P: Unique providers
L: Unique provider locations

Employees Without Access										
Employee		Provider		Without Access		Counts ¹			Average Distance	
Group	#	Group	Standard	#	%	#	P	L	1	2
Employee Listing	2,369	General Dentists	2 in 10 miles	4	0.2	223,599	108,609	69,866	10.5	23.0
		Orthodontists	2 in 10 miles	83	3.5	22,073	6,920	11,007	7.3	13.8
		Other Specialists	2 in 10 miles	67	2.8	60,290	20,801	20,392	8.9	13.7

Key Geographic Areas										
State Name	City	Employee	Provider		Without Access		Counts ¹	Average Distance		
		#	Group	Standard	#	%	#	1	2	
Louisiana	LA Place	40	Orthodontists	2 in 10 miles	39	97.5	1	1.5	13.4	
			Other Specialists	2 in 10 miles	30	75.0	1	1.3	10.9	
	Lafitte	24	Orthodontists	2 in 10 miles	17	70.8	0	12.1	12.1	
			Other Specialists	2 in 10 miles	11	45.8	0	12.7	12.7	
	Barataria	7	Orthodontists	2 in 10 miles	7	100.0	0	12.3	12.3	
			Other Specialists	2 in 10 miles	7	100.0	0	12.0	12.0	
	Port Sulphur	3	General Dentists	2 in 10 miles	3	100.0	1	5.1	21.5	
			Orthodontists	2 in 10 miles	3	100.0	0	25.2	25.2	
			Other Specialists	2 in 10 miles	3	100.0	0	25.0	25.0	
	Donaldsonville	2	Orthodontists	2 in 10 miles	2	100.0	1	0.8	12.9	
	Reserve	2	Orthodontists	2 in 10 miles	2	100.0	0	3.5	14.9	
	Thibodaux	2	Orthodontists	2 in 10 miles	2	100.0	0	13.9	13.9	
	Donaldsonville	2	Other Specialists	2 in 10 miles	2	100.0	0	12.9	12.9	
	Thibodaux	2	Other Specialists	2 in 10 miles	2	100.0	0	11.2	13.2	
Mississippi	Carriere	2	Other Specialists	2 in 10 miles	2	100.0	0	23.8	23.8	
Louisiana	New Orleans	391	Orthodontists	2 in 10 miles	1	0.3	6	12.6	13.7	
			Other Specialists	2 in 10 miles	1	0.3	25	11.3	12.1	
	Covington	19	Orthodontists	2 in 10 miles	1	5.3	18	11.0	12.4	
			Other Specialists	2 in 10 miles	1	5.3	5	13.7	13.7	
	Grand Isle	1	General Dentists	2 in 10 miles	1	100.0	0	26.6	27.5	
	Folsom	1	Orthodontists	2 in 10 miles	1	100.0	0	10.1	10.9	
	Grand Isle	1	Orthodontists	2 in 10 miles	1	100.0	0	45.0	45.0	
	Holden	1	Orthodontists	2 in 10 miles	1	100.0	0	11.2	11.2	
	Husser	1	Orthodontists	2 in 10 miles	1	100.0	0	9.9	15.2	
	Livingston	1	Orthodontists	2 in 10 miles	1	100.0	0	9.1	11.1	
	Loranger	1	Orthodontists	2 in 10 miles	1	100.0	0	9.9	10.5	
	Raceland	1	Orthodontists	2 in 10 miles	1	100.0	0	12.4	12.4	
	Saint Martinville	1	Orthodontists	2 in 10 miles	1	100.0	0	9.5	11.9	
	Bay Saint Louis	1	Orthodontists	2 in 10 miles	1	100.0	1	2.3	17.3	
	Folsom	1	Other Specialists	2 in 10 miles	1	100.0	0	13.3	13.3	
	Grand Isle	1	Other Specialists	2 in 10 miles	1	100.0	0	44.8	44.8	
	Holden	1	Other Specialists	2 in 10 miles	1	100.0	0	11.7	11.7	
	Husser	1	Other Specialists	2 in 10 miles	1	100.0	0	14.8	15.1	

Access Detail By Zip Code (With Access)

June 2022

Created for...
Jefferson Parish Government

Access Analysis
Dental - Total Cigna DPPO

Distance Method
Straight Line Distance

Employee / Provider Groups

Employee Listing
General Dentists
Orthodontists
Other Specialists

Employees With Access										
State Name	City	Zip Code	Employee	Provider		Counts	With Access		Average Distance	
			#	Group	Standard	#	#	%	1	2
Louisiana	Abita Springs	70420	3	General Dentists	2 in 10 miles	1	3	100.0	1.1	2.8
				Orthodontists	2 in 10 miles	0	3	100.0	3.3	3.3
				Other Specialists	2 in 10 miles	0	3	100.0	3.5	3.5
	Ama	70031	1	General Dentists	2 in 10 miles	0	1	100.0	0.8	0.8
				Orthodontists	2 in 10 miles	0	1	100.0	4.9	4.9
				Other Specialists	2 in 10 miles	0	1	100.0	4.7	5.0
	Arabi	70032	1	General Dentists	2 in 10 miles	0	1	100.0	1.4	1.4
				Orthodontists	2 in 10 miles	0	1	100.0	2.2	3.1
				Other Specialists	2 in 10 miles	0	1	100.0	1.7	1.7
	Barataria	70036	7	General Dentists	2 in 10 miles	0	7	100.0	2.5	2.5
	Baton Rouge	70816	2	General Dentists	2 in 10 miles	33	2	100.0	0.7	0.7
				Orthodontists	2 in 10 miles	0	2	100.0	1.7	3.5
				Other Specialists	2 in 10 miles	5	2	100.0	1.1	1.1
	Belle Chasse	70037	16	General Dentists	2 in 10 miles	4	16	100.0	2.2	2.4
				Orthodontists	2 in 10 miles	0	16	100.0	4.6	4.7
				Other Specialists	2 in 10 miles	0	16	100.0	4.2	4.2
	Boutte	70039	1	General Dentists	2 in 10 miles	16	1	100.0	0.7	1.6
				Orthodontists	2 in 10 miles	1	1	100.0	1.4	1.4
				Other Specialists	2 in 10 miles	2	1	100.0	1.6	1.6
	Chalmette	70043	7	General Dentists	2 in 10 miles	26	7	100.0	0.7	0.8
				Orthodontists	2 in 10 miles	8	7	100.0	0.8	0.8
				Other Specialists	2 in 10 miles	2	7	100.0	1.1	1.1
	Covington	70433	8	General Dentists	2 in 10 miles	46	8	100.0	0.8	0.8
				Orthodontists	2 in 10 miles	18	8	100.0	1.0	1.5
				Other Specialists	2 in 10 miles	5	8	100.0	2.5	2.5
		70435	11	General Dentists	2 in 10 miles	2	11	100.0	4.1	5.1
				Orthodontists	2 in 10 miles	0	10	90.9	6.0	7.0
				Other Specialists	2 in 10 miles	0	10	90.9	8.3	8.3
	Darrow	70725	1	General Dentists	2 in 10 miles	0	1	100.0	3.1	3.1
				Orthodontists	2 in 10 miles	0	1	100.0	3.1	9.9
				Other Specialists	2 in 10 miles	0	1	100.0	9.9	9.9
	Des Allemands	70030	1	General Dentists	2 in 10 miles	0	1	100.0	4.7	4.7
				Orthodontists	2 in 10 miles	0	1	100.0	5.9	8.3
				Other Specialists	2 in 10 miles	0	1	100.0	5.9	5.9
	Destrehan	70047	15	General Dentists	2 in 10 miles	6	15	100.0	0.5	0.7
				Orthodontists	2 in 10 miles	0	15	100.0	4.2	4.2
				Other Specialists	2 in 10 miles	1	15	100.0	1.2	5.8
	Donaldsonville	70346	2	General Dentists	2 in 10 miles	7	2	100.0	0.4	0.5
	Folsom	70437	1	General Dentists	2 in 10 miles	1	1	100.0	3.4	8.4
	Gray	70359	1	General Dentists	2 in 10 miles	0	1	100.0	3.5	3.5

Access Detail By Zip Code (With Access)

June 2022

Created for...
Jefferson Parish GovernmentAccess Analysis
Dental - Total Cigna DPPO
Distance Method
Straight Line Distance
Employee / Provider Groups
Employee Listing
General Dentists
Orthodontists
Other Specialists

Employees With Access										
State Name	City	Zip Code	Employee	Provider		Counts	With Access		Average Distance	
			#	Group	Standard	#	#	%	1	2
Louisiana	Gray	70359	1	Orthodontists	2 in 10 miles	0	1	100.0	6.2	6.2
				Other Specialists	2 in 10 miles	0	1	100.0	3.5	5.5
				General Dentists	2 in 10 miles	11	87	100.0	0.3	0.4
	Gretna	70053	87	Orthodontists	2 in 10 miles	0	87	100.0	1.3	1.6
				Other Specialists	2 in 10 miles	0	87	100.0	1.7	1.7
				General Dentists	2 in 10 miles	0	2	100.0	0.2	0.2
		70054	2	Orthodontists	2 in 10 miles	0	2	100.0	1.0	1.0
				Other Specialists	2 in 10 miles	0	2	100.0	1.6	1.7
				General Dentists	2 in 10 miles	22	129	100.0	0.5	0.5
		70056	129	Orthodontists	2 in 10 miles	0	129	100.0	1.1	1.8
				Other Specialists	2 in 10 miles	3	129	100.0	1.1	1.2
				General Dentists	2 in 10 miles	0	5	100.0	1.9	2.0
	Hahnville	70057	5	Orthodontists	2 in 10 miles	0	5	100.0	4.9	4.9
				Other Specialists	2 in 10 miles	0	5	100.0	2.5	5.2
				General Dentists	2 in 10 miles	26	2	100.0	0.5	0.5
	Hammond	70401	2	Orthodontists	2 in 10 miles	6	2	100.0	1.0	1.0
				Other Specialists	2 in 10 miles	4	2	100.0	1.0	1.0
				General Dentists	2 in 10 miles	40	4	100.0	0.9	0.9
		70403	4	Orthodontists	2 in 10 miles	4	4	100.0	1.7	1.7
				Other Specialists	2 in 10 miles	6	4	100.0	2.0	2.0
				General Dentists	2 in 10 miles	26	207	100.0	0.8	0.9
	Harvey	70058	207	Orthodontists	2 in 10 miles	4	207	100.0	1.2	1.2
				Other Specialists	2 in 10 miles	6	207	100.0	1.3	1.3
				General Dentists	2 in 10 miles	0	3	100.0	0.1	0.1
		70059	3	Orthodontists	2 in 10 miles	0	3	100.0	0.1	0.1
				Other Specialists	2 in 10 miles	0	3	100.0	0.1	0.1
				General Dentists	2 in 10 miles	0	1	100.0	4.5	4.5
	Holden	70744	1	General Dentists	2 in 10 miles	0	1	100.0	2.9	2.9
	Houma	70364	1	Orthodontists	2 in 10 miles	0	1	100.0	3.6	3.6
				Other Specialists	2 in 10 miles	0	1	100.0	3.2	3.2
				General Dentists	2 in 10 miles	0	1	100.0	5.2	5.2
	Husser	70442	1	General Dentists	2 in 10 miles	6	1	100.0	2.8	2.8
	Independence	70443	1	Orthodontists	2 in 10 miles	0	1	100.0	8.4	8.5
				Other Specialists	2 in 10 miles	0	1	100.0	8.7	8.7
				General Dentists	2 in 10 miles	16	51	100.0	1.0	1.0
	Kenner	70062	51	Orthodontists	2 in 10 miles	0	51	100.0	1.7	2.3
				Other Specialists	2 in 10 miles	6	51	100.0	1.2	1.2
				General Dentists	2 in 10 miles	30	124	100.0	0.7	0.8
		70065	124	Orthodontists	2 in 10 miles	2	124	100.0	0.9	1.6
				Other Specialists	2 in 10 miles	1	124	100.0	1.2	1.7

Access Detail By Zip Code (With Access)

June 2022

Created for...
Jefferson Parish GovernmentAccess Analysis
Dental - Total Cigna DPPODistance Method
Straight Line Distance

Employee / Provider Groups

Employee Listing
General Dentists
Orthodontists
Other Specialists

Employees With Access										
State Name	City	Zip Code	Employee	Provider		Counts	With Access		Average Distance	
			#	Group	Standard	#	#	%	1	2
Louisiana	LA Place	70068	40	General Dentists	2 in 10 miles	20	40	100.0	0.9	1.3
				Orthodontists	2 in 10 miles	1	1	2.5	5.4	8.9
				Other Specialists	2 in 10 miles	1	10	25.0	2.7	9.1
	Lafitte	70067	24	General Dentists	2 in 10 miles	4	24	100.0	2.1	2.1
				Orthodontists	2 in 10 miles	0	7	29.2	9.1	9.1
				Other Specialists	2 in 10 miles	0	13	54.2	9.0	9.0
	Livingston	70754	1	General Dentists	2 in 10 miles	13	1	100.0	3.9	3.9
		70446	1	General Dentists	2 in 10 miles	3	1	100.0	1.9	1.9
	Loranger			Other Specialists	2 in 10 miles	0	1	100.0	9.6	9.9
	Luling	70070	14	General Dentists	2 in 10 miles	3	14	100.0	1.1	1.2
				Orthodontists	2 in 10 miles	6	14	100.0	1.3	1.3
				Other Specialists	2 in 10 miles	0	14	100.0	2.6	3.6
	Madisonville	70447	12	General Dentists	2 in 10 miles	6	12	100.0	1.5	1.5
				Orthodontists	2 in 10 miles	1	12	100.0	1.8	3.6
				Other Specialists	2 in 10 miles	4	12	100.0	2.4	2.4
	Mandeville	70448	13	General Dentists	2 in 10 miles	15	13	100.0	1.2	1.5
				Orthodontists	2 in 10 miles	1	13	100.0	1.9	2.5
				Other Specialists	2 in 10 miles	4	13	100.0	2.4	2.5
		70471	5	General Dentists	2 in 10 miles	18	5	100.0	0.9	1.0
				Orthodontists	2 in 10 miles	3	5	100.0	1.4	1.6
				Other Specialists	2 in 10 miles	9	5	100.0	1.0	1.2
	Marrero	70072	443	General Dentists	2 in 10 miles	42	443	100.0	0.6	0.8
				Orthodontists	2 in 10 miles	0	443	100.0	3.6	3.6
				Other Specialists	2 in 10 miles	4	443	100.0	1.5	1.6
	Meraux	70075	2	General Dentists	2 in 10 miles	0	2	100.0	2.6	2.7
				Orthodontists	2 in 10 miles	0	2	100.0	1.9	1.9
				Other Specialists	2 in 10 miles	0	2	100.0	3.2	3.2
	Metairie	70001	153	General Dentists	2 in 10 miles	29	153	100.0	0.4	0.5
				Orthodontists	2 in 10 miles	1	153	100.0	1.1	1.2
				Other Specialists	2 in 10 miles	4	153	100.0	0.6	0.8
		70002	40	General Dentists	2 in 10 miles	40	40	100.0	0.3	0.3
				Orthodontists	2 in 10 miles	4	40	100.0	0.7	0.7
				Other Specialists	2 in 10 miles	19	40	100.0	0.3	0.4
		70003	144	General Dentists	2 in 10 miles	4	144	100.0	0.6	0.7
				Orthodontists	2 in 10 miles	0	144	100.0	1.5	1.9
				Other Specialists	2 in 10 miles	0	144	100.0	1.1	1.2
		70005	77	General Dentists	2 in 10 miles	8	77	100.0	0.4	0.5
				Orthodontists	2 in 10 miles	6	77	100.0	0.8	0.8
				Other Specialists	2 in 10 miles	2	77	100.0	1.0	1.1
		70006	46	General Dentists	2 in 10 miles	32	46	100.0	0.3	0.3

Access Detail By Zip Code (With Access)

June 2022

Created for...
Jefferson Parish GovernmentAccess Analysis
Dental - Total Cigna DPPODistance Method
Straight Line DistanceEmployee / Provider Groups
Employee Listing
General Dentists
Orthodontists
Other Specialists

Employees With Access										
State Name	City	Zip Code	Employee	Provider		Counts	With Access		Average Distance	
			#	Group	Standard	#	#	%	1	2
Louisiana	Metairie	70006	46	Orthodontists	2 in 10 miles	4	46	100.0	0.5	0.8
				Other Specialists	2 in 10 miles	18	46	100.0	0.3	0.3
				General Dentists	2 in 10 miles	0	1	100.0	0.1	0.2
		70011	1	Orthodontists	2 in 10 miles	0	1	100.0	0.4	0.4
				Other Specialists	2 in 10 miles	0	1	100.0	0.3	0.4
				General Dentists	2 in 10 miles	11	25	100.0	0.4	0.6
	New Orleans	70114	25	Orthodontists	2 in 10 miles	1	25	100.0	1.5	2.4
				Other Specialists	2 in 10 miles	0	25	100.0	1.9	2.0
				General Dentists	2 in 10 miles	14	15	100.0	0.4	0.5
		70115	15	Orthodontists	2 in 10 miles	0	15	100.0	1.6	2.5
				Other Specialists	2 in 10 miles	5	15	100.0	0.7	0.8
				General Dentists	2 in 10 miles	0	1	100.0	0.6	1.0
		70116	1	Orthodontists	2 in 10 miles	0	1	100.0	1.7	1.9
				Other Specialists	2 in 10 miles	0	1	100.0	1.4	1.9
				General Dentists	2 in 10 miles	23	6	100.0	0.6	0.8
		70117	6	Orthodontists	2 in 10 miles	1	6	100.0	1.1	3.2
				Other Specialists	2 in 10 miles	3	6	100.0	1.1	1.1
				General Dentists	2 in 10 miles	29	16	100.0	0.6	0.6
		70118	16	Orthodontists	2 in 10 miles	0	16	100.0	1.5	2.3
				Other Specialists	2 in 10 miles	7	16	100.0	1.2	1.2
				General Dentists	2 in 10 miles	22	29	100.0	0.4	0.5
		70119	29	Orthodontists	2 in 10 miles	1	29	100.0	0.8	1.3
				Other Specialists	2 in 10 miles	3	29	100.0	1.1	1.1
				General Dentists	2 in 10 miles	1	59	100.0	0.6	1.1
		70121	59	Orthodontists	2 in 10 miles	0	59	100.0	2.4	2.7
				Other Specialists	2 in 10 miles	0	59	100.0	1.9	2.1
				General Dentists	2 in 10 miles	21	31	100.0	0.7	0.9
		70122	31	Orthodontists	2 in 10 miles	0	31	100.0	2.9	3.3
				Other Specialists	2 in 10 miles	1	31	100.0	1.2	1.8
				General Dentists	2 in 10 miles	8	110	100.0	0.7	0.9
		70123	110	Orthodontists	2 in 10 miles	0	110	100.0	3.3	3.6
				Other Specialists	2 in 10 miles	1	110	100.0	1.2	2.8
				General Dentists	2 in 10 miles	8	22	100.0	0.4	0.6
		70124	22	Orthodontists	2 in 10 miles	0	22	100.0	1.5	1.5
				Other Specialists	2 in 10 miles	0	22	100.0	1.7	1.7
				General Dentists	2 in 10 miles	9	11	100.0	0.4	0.6
		70125	11	Orthodontists	2 in 10 miles	1	11	100.0	0.9	1.4
				Other Specialists	2 in 10 miles	0	11	100.0	1.0	1.0
				General Dentists	2 in 10 miles	2	10	100.0	1.0	1.2
		70126	10	Orthodontists	2 in 10 miles	0	10	100.0	3.2	4.3

Access Detail By Zip Code (With Access)

June 2022

Created for...
Jefferson Parish GovernmentAccess Analysis
Dental - Total Cigna DPPODistance Method
Straight Line Distance

Employee / Provider Groups

Employee Listing
General Dentists
Orthodontists
Other Specialists

Employees With Access										
State Name	City	Zip Code	Employee	Provider		Counts	With Access		Average Distance	
			#	Group	Standard	#	#	%	1	2
Louisiana	New Orleans	70126	10	Other Specialists	2 in 10 miles	0	10	100.0	1.5	2.5
		70127	9	General Dentists	2 in 10 miles	11	9	100.0	0.5	0.7
				Orthodontists	2 in 10 miles	1	9	100.0	1.2	5.7
				Other Specialists	2 in 10 miles	2	9	100.0	0.7	1.3
		70128	6	General Dentists	2 in 10 miles	0	6	100.0	1.2	1.5
				Orthodontists	2 in 10 miles	0	6	100.0	1.2	7.0
				Other Specialists	2 in 10 miles	0	6	100.0	1.5	2.7
		70129	3	General Dentists	2 in 10 miles	1	3	100.0	3.9	5.7
				Orthodontists	2 in 10 miles	0	2	66.7	3.8	7.8
				Other Specialists	2 in 10 miles	0	2	66.7	4.2	5.4
		70130	4	General Dentists	2 in 10 miles	18	4	100.0	0.3	0.4
				Orthodontists	2 in 10 miles	1	4	100.0	1.0	2.3
				Other Specialists	2 in 10 miles	3	4	100.0	0.5	1.0
		70131	32	General Dentists	2 in 10 miles	2	32	100.0	1.3	1.3
				Orthodontists	2 in 10 miles	0	32	100.0	1.7	2.8
				Other Specialists	2 in 10 miles	0	32	100.0	2.4	2.5
		70181	1	General Dentists	2 in 10 miles	0	1	100.0	1.0	1.2
				Orthodontists	2 in 10 miles	0	1	100.0	2.3	2.7
				Other Specialists	2 in 10 miles	0	1	100.0	1.3	1.9
		70183	1	General Dentists	2 in 10 miles	0	1	100.0	1.0	1.2
				Orthodontists	2 in 10 miles	0	1	100.0	2.3	2.7
				Other Specialists	2 in 10 miles	0	1	100.0	1.3	1.9
	Norco	70079	3	General Dentists	2 in 10 miles	3	3	100.0	1.2	1.2
				Orthodontists	2 in 10 miles	0	3	100.0	7.3	7.5
				Other Specialists	2 in 10 miles	0	3	100.0	4.5	7.6
	Paradis	70080	1	General Dentists	2 in 10 miles	2	1	100.0	0.4	0.4
				Orthodontists	2 in 10 miles	0	1	100.0	1.7	4.6
				Other Specialists	2 in 10 miles	0	1	100.0	1.7	1.7
	Pearl River	70452	2	General Dentists	2 in 10 miles	1	2	100.0	3.6	5.6
				Orthodontists	2 in 10 miles	0	2	100.0	7.3	7.4
				Other Specialists	2 in 10 miles	0	2	100.0	7.3	7.3
	Ponchatoula	70454	6	General Dentists	2 in 10 miles	3	6	100.0	2.3	3.4
				Orthodontists	2 in 10 miles	0	6	100.0	4.3	5.0
				Other Specialists	2 in 10 miles	0	6	100.0	5.0	5.0
	Raceland	70394	1	General Dentists	2 in 10 miles	12	1	100.0	1.8	1.8
	Reserve	70084	2	General Dentists	2 in 10 miles	1	2	100.0	0.9	3.4
				Other Specialists	2 in 10 miles	0	2	100.0	3.5	8.4
	Saint Amant	70774	1	General Dentists	2 in 10 miles	0	1	100.0	4.0	4.0
				Orthodontists	2 in 10 miles	0	1	100.0	5.9	7.5
				Other Specialists	2 in 10 miles	0	1	100.0	5.9	5.9

Access Detail By Zip Code (With Access)

June 2022

Created for...
Jefferson Parish GovernmentAccess Analysis
Dental - Total Cigna DPPODistance Method
Straight Line DistanceEmployee / Provider Groups
Employee Listing
General Dentists
Orthodontists
Other Specialists

Employees With Access										
State Name	City	Zip Code	Employee	Provider		Counts	With Access		Average Distance	
			#	Group	Standard	#	#	%	1	2
Louisiana	Saint Martinville	70582	1	General Dentists	2 in 10 miles	4	1	100.0	2.1	2.1
				Other Specialists	2 in 10 miles	0	1	100.0	9.5	9.5
	Saint Rose	70087	21	General Dentists	2 in 10 miles	3	21	100.0	0.9	0.9
				Orthodontists	2 in 10 miles	0	21	100.0	4.2	4.3
				Other Specialists	2 in 10 miles	0	21	100.0	3.8	4.7
	Slidell	70458	8	General Dentists	2 in 10 miles	54	8	100.0	0.5	0.6
				Orthodontists	2 in 10 miles	0	8	100.0	2.8	2.8
				Other Specialists	2 in 10 miles	11	8	100.0	0.7	0.9
		70460	3	General Dentists	2 in 10 miles	1	3	100.0	1.2	3.5
				Orthodontists	2 in 10 miles	0	3	100.0	5.9	5.9
				Other Specialists	2 in 10 miles	0	3	100.0	4.1	4.1
		70461	9	General Dentists	2 in 10 miles	7	9	100.0	1.2	1.2
				Orthodontists	2 in 10 miles	9	9	100.0	1.9	1.9
				Other Specialists	2 in 10 miles	5	9	100.0	1.2	1.2
	Thibodaux	70301	2	General Dentists	2 in 10 miles	2	2	100.0	0.7	0.8
	Tickfaw	70466	3	General Dentists	2 in 10 miles	0	3	100.0	3.2	3.2
				Orthodontists	2 in 10 miles	0	3	100.0	4.6	4.7
				Other Specialists	2 in 10 miles	0	3	100.0	4.7	4.8
	Violet	70092	2	General Dentists	2 in 10 miles	0	2	100.0	5.0	5.0
				Orthodontists	2 in 10 miles	0	2	100.0	4.2	4.2
				Other Specialists	2 in 10 miles	0	2	100.0	5.6	5.6
	Westwego	70094	176	General Dentists	2 in 10 miles	7	176	100.0	1.1	1.3
				Orthodontists	2 in 10 miles	0	176	100.0	4.6	4.9
				Other Specialists	2 in 10 miles	0	176	100.0	2.0	2.6
		70096	2	General Dentists	2 in 10 miles	0	2	100.0	0.4	0.7
				Orthodontists	2 in 10 miles	0	2	100.0	4.4	4.8
				Other Specialists	2 in 10 miles	0	2	100.0	1.5	1.5
Mississippi	Bay Saint Louis	39520	1	General Dentists	2 in 10 miles	3	1	100.0	3.4	4.0
		39426	2	General Dentists	2 in 10 miles	0	2	100.0	5.8	5.9
				Orthodontists	2 in 10 miles	4	2	100.0	5.0	5.0
	Magnolia	39652	1	General Dentists	2 in 10 miles	1	1	100.0	3.1	9.4
				Orthodontists	2 in 10 miles	0	1	100.0	9.6	9.8
	Pass Christian	39571	1	General Dentists	2 in 10 miles	3	1	100.0	4.8	5.5
				Orthodontists	2 in 10 miles	0	1	100.0	6.8	8.5
New Jersey	Bloomfield	07003	1	General Dentists	2 in 10 miles	40	1	100.0	0.1	0.1
				Orthodontists	2 in 10 miles	2	1	100.0	0.8	1.7
				Other Specialists	2 in 10 miles	8	1	100.0	0.1	0.1
	Boonton	07005	2	General Dentists	2 in 10 miles	8	2	100.0	0.7	0.7
				Orthodontists	2 in 10 miles	0	2	100.0	2.8	2.8

Access Detail By Zip Code (Without Access)

June 2022

Created for...
Jefferson Parish Government

Access Analysis
Dental - Total Cigna DPPO

Distance Method
Straight Line Distance

Employee / Provider Groups

Employee Listing
General Dentists
Orthodontists
Other Specialists

Employees Without Access										
State Name	City	Zip Code	Employee	Provider		Counts	Without Access		Average Distance	
			#	Group	Standard	#	#	%	1	2
Louisiana	Barataria	70036	7	Orthodontists	2 in 10 miles	0	7	100.0	12.3	12.3
				Other Specialists	2 in 10 miles	0	7	100.0	12.0	12.0
	Covington	70435	11	Orthodontists	2 in 10 miles	0	1	9.1	11.0	12.4
				Other Specialists	2 in 10 miles	0	1	9.1	13.7	13.7
	Donaldsonville	70346	2	Orthodontists	2 in 10 miles	1	2	100.0	0.8	12.9
				Other Specialists	2 in 10 miles	0	2	100.0	12.9	12.9
	Folsom	70437	1	Orthodontists	2 in 10 miles	0	1	100.0	10.1	10.9
				Other Specialists	2 in 10 miles	0	1	100.0	13.3	13.3
	Grand Isle	70358	1	General Dentists	2 in 10 miles	0	1	100.0	26.6	27.5
				Orthodontists	2 in 10 miles	0	1	100.0	45.0	45.0
				Other Specialists	2 in 10 miles	0	1	100.0	44.8	44.8
	Holden	70744	1	Orthodontists	2 in 10 miles	0	1	100.0	11.2	11.2
				Other Specialists	2 in 10 miles	0	1	100.0	11.7	11.7
	Husser	70442	1	Orthodontists	2 in 10 miles	0	1	100.0	9.9	15.2
				Other Specialists	2 in 10 miles	0	1	100.0	14.8	15.1
	LA Place	70068	40	Orthodontists	2 in 10 miles	1	39	97.5	1.5	13.4
				Other Specialists	2 in 10 miles	1	30	75.0	1.3	10.9
	Lafitte	70067	24	Orthodontists	2 in 10 miles	0	17	70.8	12.1	12.1
				Other Specialists	2 in 10 miles	0	11	45.8	12.7	12.7
	Livingston	70754	1	Orthodontists	2 in 10 miles	0	1	100.0	9.1	11.1
				Other Specialists	2 in 10 miles	0	1	100.0	11.1	11.1
	Loranger	70446	1	Orthodontists	2 in 10 miles	0	1	100.0	9.9	10.5
	New Orleans	70129	3	Orthodontists	2 in 10 miles	0	1	33.3	12.6	13.7
				Other Specialists	2 in 10 miles	0	1	33.3	11.3	12.1
	Port Sulphur	70083	3	General Dentists	2 in 10 miles	1	3	100.0	5.1	21.5
				Orthodontists	2 in 10 miles	0	3	100.0	25.2	25.2
				Other Specialists	2 in 10 miles	0	3	100.0	25.0	25.0
	Raceland	70394	1	Orthodontists	2 in 10 miles	0	1	100.0	12.4	12.4
				Other Specialists	2 in 10 miles	0	1	100.0	11.5	11.7
	Reserve	70084	2	Orthodontists	2 in 10 miles	0	2	100.0	3.5	14.9
	Saint Martinville	70582	1	Orthodontists	2 in 10 miles	0	1	100.0	9.5	11.9
	Thibodaux	70301	2	Orthodontists	2 in 10 miles	0	2	100.0	13.9	13.9
				Other Specialists	2 in 10 miles	0	2	100.0	11.2	13.2
Mississippi	Bay Saint Louis	39520	1	Orthodontists	2 in 10 miles	1	1	100.0	2.3	17.3
				Other Specialists	2 in 10 miles	0	1	100.0	17.3	17.3
	Carriere	39426	2	Other Specialists	2 in 10 miles	0	2	100.0	23.8	23.8
	Magnolia	39652	1	Other Specialists	2 in 10 miles	0	1	100.0	11.1	41.7
Grand Totals			103	Orthodontists	2 in 10 miles	3	83	80.6	7.3	13.8
			102	Other Specialists	2 in 10 miles	1	67	65.7	8.9	13.7

June 2022

Created for...

Jefferson Parish Government

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June 2022

Created for...

Jefferson Parish Government

Access Analysis

Dental - Total Cigna DPPO

Distance Method

Straight Line Distance

Employee / Provider Groups

Employee Listing

General Dentists

Orthodontists

Other Specialists

[illegible]



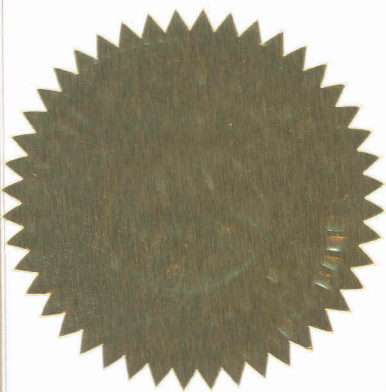
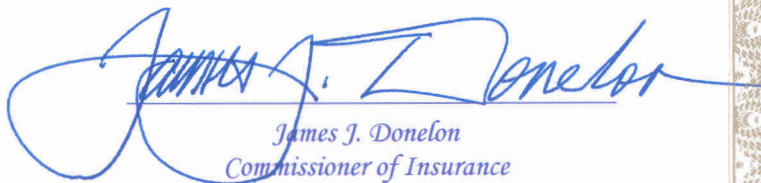
James J. Donelon

COMMISSIONER OF INSURANCE

CERTIFICATE OF AUTHORITY

Whereas, the CIGNA Health and Life Insurance Company located at Connecticut has applied for a certificate of authority and made the filings required of such Insurer. Therefore, I, James J Donelon, the undersigned Commissioner of Insurance, do hereby certify that the said CIGNA Health and Life Insurance Company is authorized to transact its appropriate business of Annuities, Health and accident, and Life Insurance in this State, in accordance with the laws thereof. This certificate shall remain in effect until cancelled, suspended, revoked or the renewal thereof refused.

*In Testimony Whereof, I hereunto subscribe my name,
and affix the seal of my office at Baton Rouge this
5th day of March A.D 2010.*



James J. Donelon
Commissioner of Insurance

Amended: Original certificate effective date August 6, 1973



CERTIFICATE OF LIABILITY INSURANCE

DATE(MM/DD/YYYY)
06/29/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Aon Risk Services Central, Inc. Philadelphia PA Office One Liberty Place 1650 Market Street Suite 1000 Philadelphia PA 19103 USA	CONTACT NAME:	
	PHONE (A/C. No. Ext): (866) 283-7122	FAX (A/C. No.): (800) 363-0105
INSURED Cigna Corporation Et Al 900 Cottage Grove Road Bloomfield CT 06002 USA	E-MAIL ADDRESS:	
	INSURER(S) AFFORDING COVERAGE	
	NAIC #	
	INSURER A: ACE American Insurance Company	22667
	INSURER B: Lexington Insurance Company	19437
	INSURER C: American Guarantee & Liability Ins Co	26247
INSURER D: Indemnity Insurance Co of North America	43575	
INSURER E:		
INSURER F:		

Holder Identifier :

COVERAGES**CERTIFICATE NUMBER:** 570088150231**REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

Limits shown are as requested

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			HDOG72484381 SIR applies per policy terms & conditions	07/01/2021	07/01/2022	EACH OCCURRENCE \$2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$2,000,000 MED EXP (Any one person) \$5,000 PERSONAL & ADV INJURY \$2,000,000 GENERAL AGGREGATE \$4,000,000 PRODUCTS - COMP/OP AGG \$2,000,000
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY			ISA H25547573 SIR applies per policy terms & conditions	07/01/2021	07/01/2022	COMBINED SINGLE LIMIT (Ea accident) \$2,000,000 BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)
C	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> DED <input type="checkbox"/> RETENTION	<input checked="" type="checkbox"/>	<input type="checkbox"/>	AUC967096613 Excludes Pol# #35407110	07/01/2021	07/01/2022	EACH OCCURRENCE \$15,000,000 AGGREGATE \$15,000,000
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR / PARTNER / EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	N/A	WLRC67823096 SIR applies per policy terms & conditions	07/01/2021	07/01/2022	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$1,000,000 E.L. DISEASE-EA EMPLOYEE \$1,000,000 E.L. DISEASE-POLICY LIMIT \$1,000,000
B	ManageCare Liab			33085874 Managed Care E&O	07/01/2021	07/01/2022	Agg-Claims Made \$15,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Evidence of insurance.

CERTIFICATE HOLDER**CANCELLATION**

Cigna Corporation 900 Cottage Grove Road Bloomfield CT 06002 USA	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE <i>Aon Risk Services Central, Inc.</i>

Certificate No : 570088150231



ADDITIONAL REMARKS SCHEDULE

Page _ of _

AGENCY Aon Risk Services Central, Inc.		NAMED INSURED Cigna Corporation Et Al	
POLICY NUMBER See Certificate Number: 570088150231			
CARRIER See Certificate Number: 570088150231	NAIC CODE	EFFECTIVE DATE:	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 **FORM TITLE:** Certificate of Liability Insurance

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER	
INSURER	
INSURER	
INSURER	

ADDITIONAL POLICIES

If a policy below does not include limit information, refer to the corresponding policy on the ACORD certificate form for policy limits.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS	
	OTHER							
B	Products Liab			35407110 Express Scripts Only	07/01/2021	07/01/2022	Comp/Op Agg	\$4,000,000

Additional Named Insureds (1 of 2)

Allegiance Benefit Plan Management, Inc.	AHG of New York, Inc.
Allegiance Cobra Services, Inc.	Airport Holdings, LLC
Bravo Health Mid-Atlantic, Inc.	Biopartners in Care, Inc.
Brighter Inc.	Care Continuum, Inc.
Cigna Behavioral Health, Inc.	CareCore National Group, LLC
Cigna Corporate Services, LLC	CareCore National Intermediate Holdings, LLC
Cigna Dental Health of California, Inc.	CareCore National, LLC
Cigna Dental Health of Delaware, Inc.	CareCore NJ, LLC
Cigna Dental Health of Florida, Inc.	CareNext Managed Care, LLC
Cigna Dental Health of Kentucky, Inc.	CareNext Post-Acute, LLC
Cigna Dental Health of Maryland, Inc.	Chiro Alliance Corporation
Cigna Dental Health of Missouri	CuraScript, Inc.
Cigna Dental Health of New Jersey, Inc.	Diversified NY IPA, Inc.
Cigna Dental Health of North Carolina, Inc.	Diversified Pharmaceutical Services, Inc.
Cigna Dental Health of Ohio, Inc.	Econdisc Contracting Solutions, LLC
Cigna Dental Health of Pennsylvania, Inc.	ESI Canada
Cigna Dental Health of Texas, Inc.	ESI GP Canada ULC
Cigna Dental Health of Virginia, Inc.	ESI GP Holdings, Inc.
Cigna Dental Health Plan of Arizona, Inc.	ESI GP2 Canada ULC
Cigna Dental Health, Inc.	ESI Mail Order Processing, Inc.
Cigna Health and Life Insurance Company	ESI Mail Pharmacy Service, Inc.
Cigna Health Management, Inc.	ESI Partnership
Cigna Healthcare of Arizona, Inc.	ESI Resources, Inc.
Cigna Healthcare of California, Inc.	eviCore healthcare MSI, LLC
Cigna Healthcare of Georgia, Inc.	Express Reinsurance Company
Cigna Healthcare of North Carolina, Inc.	Express Scripts Administrators LLC
Cigna HealthCare of St. Louis, Inc.	Express Scripts Canada Co.
Cigna Healthcare of Tennessee, Inc.	Express Scripts Canada Holding Co.
Cigna Healthcare of Utah, Inc.	Express Scripts Canada Holding, LLC
Cigna Healthcare, Inc.	Express Scripts Canada Services
Connecticut General Life Insurance Company	Express Scripts Canada Wholesale
Express Scripts Holding Company	Express Scripts Holding Company, Inc.
Gulfquest, LP	Express Scripts Pharmaceutical Procurement, LLC
Healthspring Life & Health Insurance Company, Inc.	Express Scripts Pharmacy Atlantic, Ltd.
Healthspring of Florida, Inc.	Express Scripts Pharmacy Central, Ltd.
Healthspring USA, LLC	Express Scripts Pharmacy Ontario, Ltd.
Healthspring, Inc.	Express Scripts Pharmacy West, Ltd.
Home Physicians Management, LLC	Express Scripts Pharmacy, Inc.
Newquest Management Northeast, LLC	Express Scripts Sales Operations, Inc.
Newquest Management of Alabama, LLC	Express Scripts Senior Care Holdings, Inc.
Newquest, LLC	Express Scripts Senior Care, Inc.
Tel-Drug of Pennsylvania, L.L.C.	Express Scripts Specialty Distribution Services, Inc.
Tel-Drug, Inc.	Express Scripts Strategic Development, Inc.
Verity Solutions Group, Inc.	Express Scripts Services Co.
Accredo Health Group, Inc.	Express Scripts Utilization Management Company
Accredo Health, Incorporated	Express Scripts, Inc.

Additional Named Insureds (2 of 2)

Evernorth Care Solutions, Inc.
Evernorth Direct Health, LLC
Freco, Inc.
Freedom Service Company, LLC
Healthbridge Reimbursement & Product Support, Inc.
Healthbridge, Inc.
Innovative Product Alignment, LLC
Inside RX, LLC
Lynnfield Compounding Center, Inc.
Lynnfield Drug, Inc.
MAH Pharmacy, LLC
Matrix GPO, LLC
Matrix Healthcare Services, Inc.
Medco Containment Insurance Company of NY
Medco Containment Life Insurance Company
Medco Health Services, Inc.
Medco Health Solutions, Inc.
MedSolutions Holdings, Inc.
MedSolutions of Texas, Inc.
MHS Holdings, CV
MSI Health Organization of Texas, Inc.
MyM Technology Services, LLC
myMatrixx Holdings, LLC
myMatrixx-B, LLC
Palladian Health of Florida, LLC
Palladian Independent Practice Association, LLC
Priority Healthcare Corporation
Priority Healthcare Distribution, Inc.
QPID Health, LLC
Specialty Products Acquisitions, LLC
SpectraCare Health Care Ventures, Inc.
SpectraCare, Inc.



**Cigna Implementation Guide
Implementation Calendar**

Jefferson Parish Government

Account Number: 3217784

Effective Date: January 1, 2023

version date: 06/23/2022

version date: 06/23/2022

Task	Responsibility			Target Completion Date	Actual Completion Date	Comments
	Cigna	Jefferson Parish Government	TPV			
Administrative & Benefit Summary:						
Provide updated documents with changes from the Implementation Meeting	X			7/29/2022		
Cigna receives approval of proposed employer benefit summaries, administrative summary and structure		X		8/5/2022		
Benefit Planning Open Enrollment:						
Conduct Enrollment meetings Open Enrollment Period -		X		TBD		Client Election
Eligibility:						
Submit Open Enrollment eligibility to Cigna for processing			X	8/26/2022		
Load open enrollment eligibility into Cigna's eligibility system	X			8/29/2022		
ID Cards:						
Order Non-Personalized ID Cards	X			9/2/2022		
Billing:						
Mail Renewal bill	X			12/2/2022		
System Ready:						
Call Ready	X			12/31/2022		
Claim System Ready	X			12/31/2022		
Summary Plan Descriptions (SPDs):						
Provide benefit description certificate draft(s)	X			1/13/2023		
Review and approve benefit description certificate draft(s)		X		2/3/2023		

The dates included in this Implementation Calendar are subject to change. If a change is necessary, Cigna will work with you to reach a new agreement that reflects the changes in circumstances.

Account Strategy and Support Team for *Jefferson Parish Government*

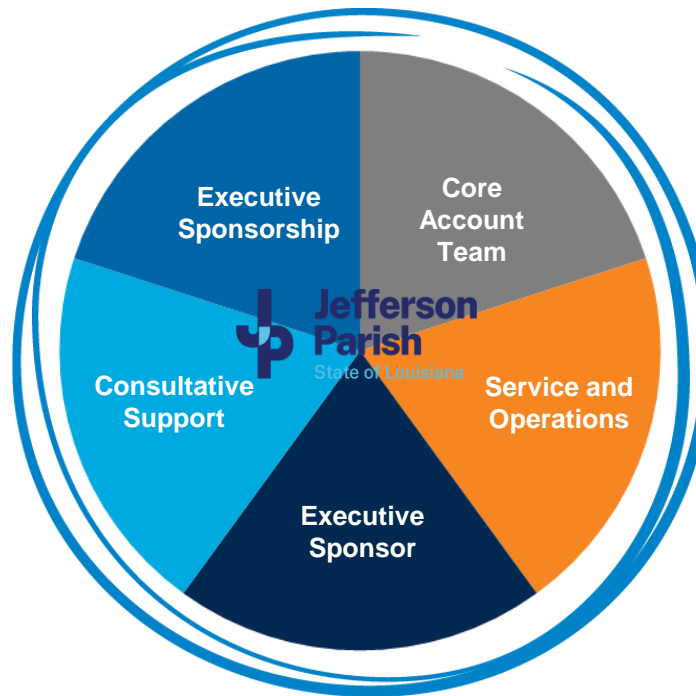
Our people are the defining factor for your relationship with Cigna

Executive Sponsorship

- **John Roble**, Regional Growth Leader – Southwest Region
- **Maria Mendez**, Government & Education Distribution Lead
- **Jaimee Owens**, Government & Education Manager

Consultative Support

- **Dr. Cary Sun**, Clinical Program Dental Director



Core Account Team

- **Renee Schneider**, Strategic Client Executive
- **Millie Acosta**, Client Service Executive
- **Michelle Lockhart**, Implementation Manager
- **Francis Reyes**, Engagement Consultant



2700 Post Oak Blvd., Ste. 700
Houston, TX 77056
225.766.9046

Renee Schneider
Client Manager
CIGNA HealthCare of Louisiana

Renee Schneider is Client Manager for Cigna in South Texas and Louisiana. She joined Cigna in February of 1986, and has worked at both the local and national account level to ensure that client expectations are exceeded. She is responsible for partnership development, business plan development and strategy, wellness initiatives, financial reporting and analysis, and is the service team manager for her clients. She manages employer groups ranging in size of 300 to 5,000 employees.

Renee is a graduate of Louisiana State University, B.A. Psychology. She has over 30 years of experience as a Cigna account manager.



Office Phone: 860.902.0877
Mobile Phone: 302.357.6621
Email: Millie.Acosta@Cigna.com

Millie Acosta
Client Service Executive

Millie Acosta is a Client Service Executive supporting the North and South Texas region. She is a key member of your account management team with expertise in Cigna's service administration capabilities. She has ownership and accountability for ongoing end-to-end service delivery, ensuring your satisfaction with Cigna's products and services, and delivering upon an exceptional client service experience.

Millie represents, owns, and manages all areas of operational service as it relates to the successful administration of your plan. She will be your primary Cigna contact for all operational service related to claim processing, customer service, eligibility, billing, banking, and benefit administration. These primary functions include customizing service delivery to meet your needs, researching service inquiries, and negotiating with partners and customers, both internal and external, to resolve service issues and requests. She will proactively review service activities, act as a key benefit resource expert, monitor ongoing processes, develop service plans for continuous improvement, and communicate with you on a regular basis regarding service strategy and results on your account.

Millie began her career with Cigna in 1996 and has held a number of increasingly responsible positions in various operations in our domestic and international business, including Service Operations, Sales, Implementation and Client Services. She has served our clients as a Pre-Sales Specialist, Implementation Manager, Client Advocacy Lead, and Business Project Lead Analyst. Millie brings a wealth of client and broker-facing experience gained over 25+ years with Cigna.

1640 Dallas Parkway
Plano, Texas 75093
michelle.lockhart@cigna.com
(972) 873- 5477

Michelle Lockhart

Implementation Manager
Cigna HealthCare, Client Implementation and Service

Michelle Lockhart joined the Cigna team in August, 2014 as an Implementation Manager. Her responsibilities include managing all implementation related activities for new and renewing client cases. She will be the main point of contact with internal and external business partners to ensure a timely and successful implementation.

Prior to joining the Client Implementation and Service team, Michelle worked as an Implementation Manager for CVS Health. She was instrumental in building strong relationships with internal and external partners to drive process improvement and present innovative solutions. She has also attended many client facing events including implementation kick off meetings and finalist presentations.

Throughout her professional career, Michelle has been involved with healthcare. Before coming to Cigna, Michelle worked providing Account Management support at the senior level and implementation on boarding services to Third Party Administrators on behalf of their clients.

During her free time, Michelle loves to spend time with her family. She also loves to spend time giving back to the community through volunteering.

BIOGRAPHY



2800 North Loop West, Suite 700
Houston, TX 77092
francis.reyes@cigna.com
Cell: 281.384.7991



FRANCIS REYES, MPH, CWPC Engagement Consultant

As Engagement Consultant, Francis Reyes will be the client and broker's primary contact for strategic planning and implementing of health improvement, employee education, prior to, during and post open enrollment. Francis will assist the client in providing marketing materials for Cigna Wellness programs and amenities, starting with support of enrollment meetings and preparations. He will also be a resource for questions related to Cigna daily processes.

Francis brings a passion for improving employee wellness in the work environments through innovative and effective wellness programing. He has a strong well rounded focus to the role with ten years in health and wellness program planning, implementation, and evaluation. He holds a Masters of Public Health and Bachelors in Health Promotion from The University of Texas at El Paso and is a Certified Wellness Program Coordinator.

Biography



26 Executive Park, Suite 200
Irvine, CA 92614
Cary.Sun@cigna.com
949.255.1456

Cary Sun, D.D.S. Clinical Program Dental Director

Dr. Cary Sun is the Clinical Program Director for Cigna Dental. He joined Cigna in 2004 and served as the Western Regional Dental Director overseeing the clinical operations and quality management activities of the region. Dr. Sun's current responsibilities include oversight of quality management, clinical policy, clinical utilization review, and oral health wellness programs.

Dr. Sun obtained his D.D.S. degree from the UCLA School of Dentistry in 1989 and completed a General Practice Residency at the Jerry L. Pettis Memorial Veteran's Hospital in Loma Linda. He brings to his role 29 years of clinical and industry experience.

Dr. Sun maintains an active dental license in the State of California and is a member of the American Dental Association, California Dental Association, American Academy of General Dentistry, American Association of Dental Consultants, National Association of Dental Plans, and California Association of Dental Plans.

Jaimee Owens

Government & Education Manager

Jaimee Owens is the current Government and Education Manager for Texas. Within this role she is responsible for client and consultant relationships, strategy development, community involvement, finalist presentations, and overall communication with the Government & Education and Public Sector businesses.

Jaimee began her career with Cigna in 2012 as a Customer Service Associate. She was cross-trained on multiple products and served as a team leader for dedicated accounts. Jaimee was also involved in multiple projects and pilots throughout her time on the Customer Service floor. After a year in the Customer Service role Jaimee transitioned to the Service Coordinator role within the Client Implementation and Service Organization. This role provided dedicated service to employers with one on one support for their employees and their families, regarding their medical benefits, claims, and clinical support.

In 2014 Jaimee became a Complex Account Implementation Manager, specific to the South Texas Region and the Government/Educational segment; working closely with new and existing client and broker relationships. She spent several years building and maintaining both internal and external client relationships.

Jaimee was also named a Cigna Business Partner of Choice for 2017.

Prior to Cigna Healthcare Jaimee was an Active Duty Service Member of the United States Army specializing in Human Intelligence and International Communication.

Before beginning her military career, Jaimee attended Texas Southern University where she focused on Biochemistry and Nursing.

Maria Mendez**Vice President, Government & Education Distribution Lead, Texas, Louisiana and Oklahoma**

In this role, Maria is responsible for growth in the Government and Education Segment for Texas, Oklahoma and Louisiana plans. She serves as the market government lead and works in conjunction with local market sales leadership to develop and drive the government and education prospect sales and retention strategy.

Her career spans over 24 years in various facets of healthcare delivery. Maria has proven relationship management skills through meaningful interactions, strategy development and best in class service. Having most recently served as an Ac-count Executive for Blue Cross Blue Shield of Texas- Energy Solutions Vertical and Aetna- National Accounts & Public and Labor Segments. Maria was responsible for developing and executing strategies for customer growth and retention. She also brings vast experience in Community Affairs, Corporate Responsibility, Philanthropy, Diversity, Equity & inclusion, MBE and WMBE contracting, and Health Care Advocacy.

Maria received a Bachelor of Business Administration in Business from Northwood University. She is married with two college-aged young adults and enjoys empty nest life and travel. She currently serves on the Board of Directors for Visit Dallas, Texas Women's Foundation Grants Committee and Board Executive Alumni Committee. She is a member of the Hispanic 100, Leadership Dallas Alumni Class of 2010, The Dallas Assembly, and 2021 Women on Boards Dallas Leadership Committee.



Biography



John Roble

Regional Vice President

Southwest Region, Select and Middle Markets

Cigna, a global health service company

John Roble is the Regional Vice President for the Southwest region for the Select and Middle markets, which includes the states - Texas, Arizona, Colorado, Utah, Oklahoma, Louisiana, New Mexico and Wyoming. His responsibilities include ensuring that Cigna's overall region strategy, sales & distribution and financials meet the evolving needs of Cigna's customers and clients. John is focused on leading efforts to improve health wellbeing and peace of mind, as well as, develop a path to make health care more affordable, predictable and simple.

In John's 18 years with Cigna, he has held various leadership roles with Cigna in Florida and Colorado, largely aligned with local markets and most recently led the Mountain States region as Market President.

He currently serves on the board of directors of the American Cancer Society of Denver CEOs Against Cancer, Children's Hospital Colorado Leadership Council and Colorado Concern. In 2019, the Denver Business Journal named him among the Most Admired CEOs.

John obtained his Bachelor of Science from Florida State University, and a Master of Business Administration in Finance and Management, from the University of South Florida.

John lives in Denver with his wife, Lizzy, their two daughters, Dayton and Blakely, and dog, Roosevelt.

FEEL BETTER. CONNECTED.

Well-being in a whole new way. Cigna Dental

Cigna can engage and empower your employees to optimize their dental benefits and help improve their oral health.

We understand how the right dental plan can lower medical costs and lead to a healthier, more productive workforce. Cigna Dental provides funding solutions that meet your needs along with **easy and cost-effective access to care, a whole-person integrated health focus and a revolutionized member experience**. As a health service company with robust dental capabilities, Cigna aims to deliver better savings, **better health and a better experience** for clients and customers.

Three reasons to consider Cigna Dental

1. Easy and cost-effective access to care

Cigna has the largest network of dentists contracted to discounted fee arrangements.¹ By the end of 2017, we expect to have around 365,000² total access points for discounted services.

We've continued to grow our network without sacrificing quality. Cigna network dentists must meet our requirements based on nationally accepted standards to help ensure that they are licensed practitioners with the proper certifications and credentials.

Employers who use Cigna Dental can benefit from a projected net effective discount of 25.6%.³

For customers who are driven by their premium cost, the Cigna Dental Care® (DHMO) plan offers a more cost-effective option. Along with lower premiums, Cigna Dental Care provides one of the largest managed care networks⁴ in the nation with more than 100,500 access points.⁵

2. Whole-person integrated health focus

Our capabilities as a health service company allow us to see the whole person – not just a dental condition. Our integrated medical and dental systems can proactively identify risks so trained health advocates can engage high-risk individuals in improving their oral and total health.

The **Cigna Dental Oral Health Integration Program**® not only includes 100% reimbursement for certain dental procedures shown to affect specific medical conditions, but it also includes articles on behaviors that affect oral and overall health.⁶ We even included a pharmacy component to the program where participants can get an average of 40% off retail prices on certain prescription dental products.⁷

Cigna's ongoing internationally published studies support an association between treated gum disease and lower medical costs for individuals with diabetes, heart disease and stroke.⁸ Our most recent findings show the following average annual medical savings for those individuals in the study who had proper periodontal treatment.

POPULATION	SAVINGS*
Diabetes	\$1,687 or 29.9%
Heart disease	\$2,101 or 23.2%
Stroke	\$2,831 or 34.7%

* Not an underwriting decrement

Together, all the way.®



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

Because we believe so strongly in the importance of proper oral care and its connection to total health, we offer a 0.5-1% bundling credit on medical claims for fully insured clients who package their medical and dental plans through Cigna.⁹

3. Empower employees with a revolutionary approach.

Customers now have access to improved cost and quality transparency on the dental-related portions of **myCigna.com** and the myCigna mobile app:¹⁰

- All dental customers can view detailed information about network dentists, including photos, videos, office amenities, associations, certifications and more.

Additionally, DPPO customers can take advantage of these features on myCigna.

- Comparison shop for dentists by price, experience, patient satisfaction & location.
- The Brighter Score™ shows how providers compare based on measures of affordability, experience and patient satisfaction.
- For dentists who offer this service, schedule appointments online.
- Access Brighter-verified patient reviews of dentists.

Customers can still count on helpful and reliable services including, **24/7/365** customer service.

Plus, they can view ID card information, coverage details, and access claims, all on the go.

Saving You Even More – The Value of Cigna Dental

Cigna Dental is working hard to drive increased employee engagement and utilization of **myCigna.com**. Since we launched the new search tools on **myCigna.com**, we've seen a 35% increase¹¹ in the number of customers choosing a network dentist. Through proactive customer communication and engagement efforts, we can help employers save an additional 1-2% on their claims cost.¹²



Cigna strives to deliver better savings, better health and a better experience for clients and customers.





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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CUSTOMER ENGAGEMENT IMPROVES VALUE

Employees and employers save with myCigna

Your trusted partner in increasing value and driving better outcomes.

Using whole-person health insights, learnings and experience, we have built dental solutions that help today's busy consumers live their healthiest lives. We do this through an engagement process designed to help customers manage their benefits and access the care they need to stay healthy. A key piece of this process is our myCigna® customer portal. By personalizing a customer's user experience on the myCigna portal and giving them access to innovative search tools, we can help them – and you – save money and get the most out of their coverage.

Activate

Welcome email drives customer registration on myCigna

Engage

Timely messaging promotes online tools

Log in

to myCigna to find high-value dentists using the Brighter Score® feature, patient reviews and more

Save

High-value dentists help employees and employers save money



Together, all the way.®



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

The results

We recently completed a study comparing customers who used the myCigna portal and had a claim to customers who did not use myCigna and had a claim. We found that customers who use myCigna choose higher-value dentists and have more in-network claims than those who don't use myCigna.* This not only results in savings for them, but also confidence that you are maximizing the value of your benefits investment.

myCigna increases in-network use

More customers with out-of-network claims chose in-network dentists after visiting myCigna*



39.9%

moved in-network after visiting myCigna

13.1%

moved in-network without visiting myCigna

8.6% higher in-network visit rate across all services*

9.1% higher diagnostic/preventive

12.3% higher orthodontics

5.9% higher periodontics

11.9% higher restorative

9% higher miscellaneous



myCigna drives savings – Average cost for procedure*

Service	myCigna users	Non-users	Savings
Crown and Bridge	\$397.10	\$524.40	24%
Orthodontics - monthly treatment	\$72.20	\$178.00	59%
Removal of impacted tooth	\$123.30	\$206.90	40%
Diagnostic consultation	\$23.40	\$38.50	39%
Perio - scaling and planning	\$84.40	\$104.60	19%

For more information about Cigna dental products, and our innovative customer engagement programs, contact your Cigna representative today.



* Cigna Internal Data and Reporting, July 2018. Study Design: retrospective matched case control analysis, using one to one coarsened exact matching method. Population: new DPPO standalone members who joined between February 1, 2017 and January 31, 2018 and were not enrolled in a family plan. Study group: members who visited mycigna.com and had at least one dental visit after the search. Control group: members who didn't visit myCigna and had at least one dental visit during the measurement period. Measurement Period: dental claims occurred from 2/1/2017 through 4/30/2018. Matching Factors: Age, Gender, ZIP Code (first 3 digits), Enrollment History.

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, contact a Cigna representative.

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SMILE!



It's easy to find a dentist or specialist in the Total Cigna DPPO network.

Finding a Total Cigna Dental PPO (DPPO) network dentist or specialist is quick and easy – whether you opt to search online or speak to a customer service representative. Let us show you how.

Make the most of your dental plan by registering and using **myCigna.com**.

By registering for **myCigna.com**, you can get individualized information, set to your dental plan. When searching for a dentist, your home zip code will be entered automatically, but you can change the zip if you are looking for a dentist in a different area. Once you've registered, you can search for a Cigna DPPO network dentist or specialist in many ways:

- After logging in to **myCigna.com**, click on “**Find a Dentist**” at the top of the page.
- You can search by location, name, keyword or procedure.

You'll see a list of results that has facts that can help you make a good choice about what dentist you want to use.

Savings you can see.

Dentists listed as “**Cigna DPPO Advantage**” and “**Cigna DPPO**” have all agreed to offer care at discounted rates. Within this group, we offer two savings levels:

- **Cigna DPPO Advantage Network** – Dentists in this network typically offer greater discounts compared to DPPO Network dentists. Depending on your plan, your benefit level may also be higher when you use these dentists.
- **Cigna DPPO Network** – Dentists in this network still offer a discount, but it can be much lower compared to DPPO Advantage Network dentists. Depending on your plan, you may receive a lesser benefit level when using these dentists.

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Offered by: Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company.

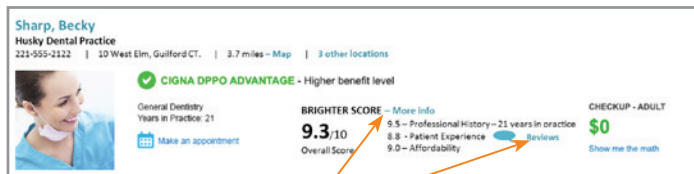
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Out of Network – You may still choose to see a dentist who is not with Cigna, but your benefits may be lower and you may have to file your own claims. See your plan documents for the details of your specific dental plan.

Brighter Score™*

The Brighter Score gives a quick and useful way to compare dentists and specialists in our networks. It's based on these important pieces of information:

- 1. Professional History** – a dentist's training and dental school background, as well as a review of their dental license history, years of experience and any advanced training they have received.
- 2. Patient Experience** – takes into consideration verified patient reviews, office amenities and technology.
- 3. Overall Affordability** – measures the estimated out-of-pocket costs you can expect to pay for the most common dental procedures.



Click on "More info" and see a description of the Brighter Score. Click on 'Reviews' and see patient reviews of that dentist.

View Dentist Details

You can also view data about the dentist, along with office photos and videos. You can even make online appointments and get reminders for dentist who offer this service. If the dentist has more than one office, this information will be shown in the detail section. You can also get this information on the **myCigna** mobile app.**

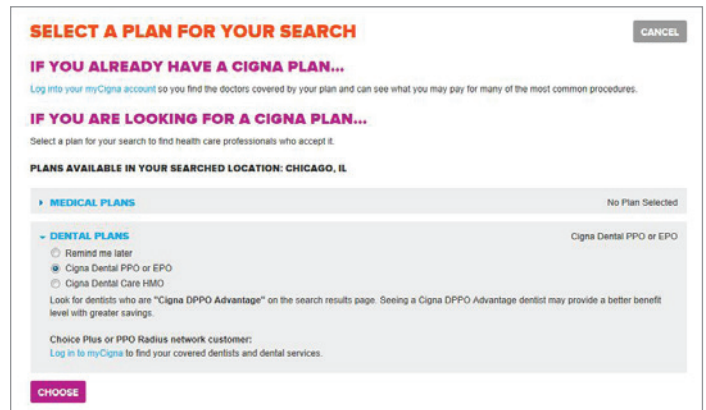
If you are not registered on myCigna.com, you can still search for a DPPO network dentist from the online directory on Cigna.com.

Because this is a public site, you don't need to register or log in to view search results. Just keep in mind that you'll only be able to view limited information about dentists such as office address, network type and contact information. Brighter Scores, patient reviews and other facts that are on **myCigna.com** aren't on **Cigna.com**.

- Go to **Cigna.com**, click on "**Find a Doctor**" at the top of the screen.
- Then, choose a Directory by clicking on the "**For Plans Offered through Work or School**" option.
- Next, click on "**Find a...Dentist.**"

Enter **search location** – city, state or zip code.

- **Select a plan** by clicking on the **Pick** drop down icon and selecting "**Cigna Dental PPO or EPO**" under the **Dental Plans** section. Then press "**Choose.**"
- If you want to narrow your search, you can also type in **key words**, like dentist name, specialty type or office name. Then, click "**Search.**"



- From the **Search Results** page, you can further refine your search results – by distance, network, specialty, or years in practice.
- Click on a dentist's name for more facts, such as multiple location listings with map view.

For help locating a Cigna network dentist or specialist, call Cigna to use the automated Dental Office Locator or speak to a customer service representative. You can also ask for a customized directory based on the type of dentist you are looking for in your area.

Call your current dentist to see if he or she is in the Cigna DPPO network.

When you call, be sure to ask if your dentist is in the Total Cigna DPPO network for your plan.

Call or click to find a dentist in-network that's right for you.

At Cigna, we work to deliver better savings, better health and a better customer experience. Our goal is to support you and your dental health. From full-help to self-help, Cigna has your dentist search covered.

(continued on next page)



FINDING THE RIGHT HIGH-QUALITY, AFFORDABLE CARE HAS NEVER BEEN EASIER.

Introducing Brighter MatchSM Find Care

A simple, stress-free search technology

Brighter Match, Cigna's proprietary technology, makes it easy to find high-quality, affordable care. Our access to robust data combined with unique customer insights creates a digital experience that helps your employees find the right care at the right time. Its easy-to-navigate design makes searching simple. And it takes just moments on myCigna.

Higher-quality, lower-cost care

Cigna's unique technology matches your employees to in-network providers who meet certain quality and cost-efficiency measures and who have high patient satisfaction from verified reviews.

The future looks even brighter

Right now your employees can use our Find Care tool on myCigna to find Brighter Match primary care providers. They get a breakthrough tool for today and tomorrow, and a partner in health for the long run.



Customized search results eliminate the guesswork from finding in-network, quality care.

Go to [myCigna.com](https://mycigna.com).

Together, all the way.®



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On the go?

Cigna provides customized mobile access to dental benefits

With Cigna's new dental mobile web page, employees can access enrollment and plan information on their mobile device, helping them stay connected on the go. Now that's something to smile about.

Customized information – just for you

Cigna's mobile site provides custom plan-specific content. Features include:

- Customized enrollment information
- Plan details, including patient charge schedules and benefit summaries
- Claim information via **myCigna.com**
- "Find a Dentist" search function
- Educational videos
- Risk-assessment tools
- Access to 24/7 customer service center

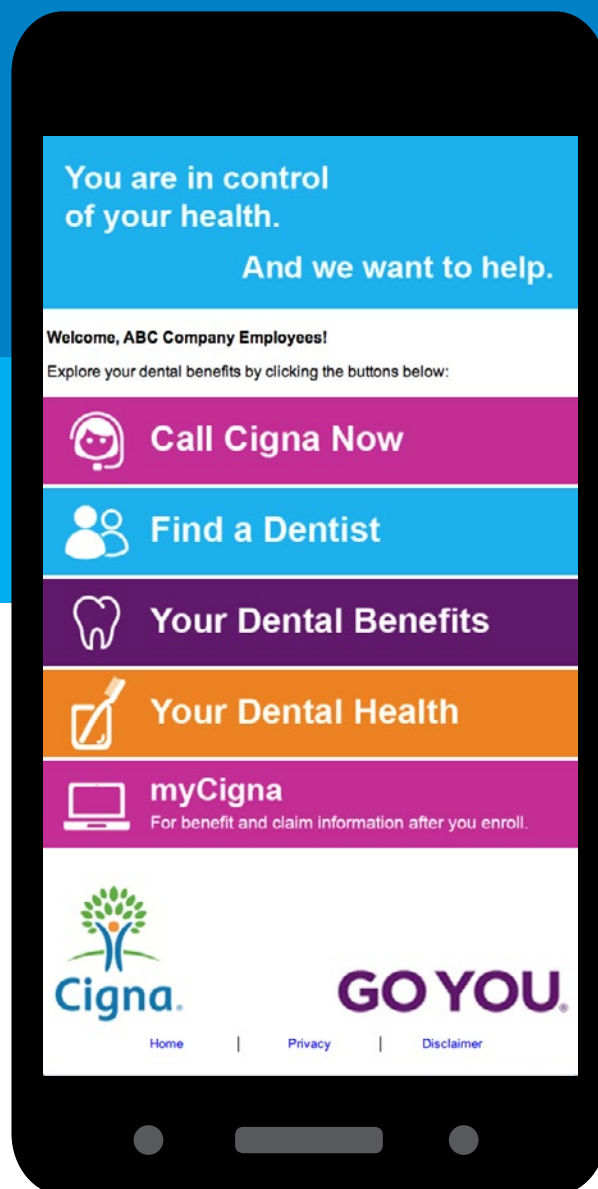
This content is customized to provide employees with information that fits their plan – and their on-the-go lifestyle.

Easy to access, easy to use

Employees can easily access the mobile web page using a QR code or a custom web address through most smart phone devices. The QR code and custom web URL can be included on printed and electronic communication materials.



Check out a sample by scanning the QR code! (Best viewed on a smart phone).
You can also access by going to
<http://abccompany.dentalbenefits.mobi>.



Your destination for dental information

Our new mobile web page gives customers a single destination for dental information. From enrollment and beyond, Cigna makes dental benefits easier. One site. One stop. Give us a click and check us out.



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