Financial Proposal

for

Lithographers and Photoengravers Local 285 Welfare Fund

Effective Date: March 01, 2024

Date: January 10, 2024

cigna healthcare

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 ensure financial health, engage individual employees, nurture a healthy work culture, and prepare for the future. Cigna unlocks the full potential of your dental program to deliver more value.

Help ensure Financial Health

We help **predict and manage financial risk** for your company while **optimizing cash flow and improving profitability**. We also help your employees manage and control their health-related finances.

- 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. It puts them in the driver's seat and when employees utilize myCigna, they **save an average of $117.10 PMP**Y more than those who don't, and have **6.9% more in-network claims.**[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. Preventive care for these employees can **drive average savings of 12.2%** over five years.[2]
- Our **industry-leading Brighter Score technology** brings customers greater transparency and guides employees to high-value in-network dentists using myCigna.

Engage Individual Employees

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.[1]

- Engaging customers to get important preventive dental care through proactive, automated outreach results in a **67% increase in visits**[3] and **31% lower future dental costs**[1]**.**
- We connect your employees to the preventive care they need--regardless of the challenges they face. This results in **30%+ more medical cost savings** for employees impacted by a high social index.[4]

Nurture a Healthy Work Culture

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.[5] **92.4M of those hours are lost for unplanned or emergency dental care**.[5] 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 Dental**℠
- Moving the center of care to support better oral health routines with **Cigna @Home Dental can help to reduce plaque by 77%**.[7]
- 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**.[8]

Prepare for the Future

At the heart of our dental solution is the relentless pursuit of innovation. Cigna continuously innovates for the future to address the health challenges of today and tomorrow. 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 innovative solutions make getting dental care affordable and easy.

- **The Cigna Dental Innovation Studio** delivers forward-thinking, customer-centric solutions to help improve outcomes. It's part of our dedication to staying ahead of challenges and bringing the latest solutions to you and your employees to promote whole person health.
- **Cigna Dental Payment Solutions** is an innovative program designed to **help customers turn out-of-pocket dental expenses into a more affordable payment plan** with no additional fees or interest charges.

1. Internal reporting as of November 2021 for DPPO customers who use myCigna and customers who do not use myCigna.
2. "Preventive Dental Treatment Associated with Lower Medical Utilization and Costs." Cigna national study, December 2020. Individual 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.
4. "Preventive Dental Treatment Associated with Lower Medical Utilization and Costs." Cigna national study, December 2020. Individual results may vary.
5. Kelekar, Uma, and Shillpa 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.
6. Cigna provides access to virtual care through national teledental care providers via myCigna.com as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers and is a requirement for this service. See your plan materials for the details of your specific Dental plan. This service is separate from coverage for virtual dental care obtained by your Dental plan's network and may not be available in all areas. A referral is not required for this service
7. Kay, E., Shou, L. A randomised controlled trial of a smartphone application for improving oral hygiene. Br Dent J 226, 508–511 (2019).
8. Internal report published in 2019, based on review and analysis of 2015-2018 Cigna pharmacy claims and Cigna dental membership data. Results may vary.

Lithographers and Photoengravers Local 285 Welfare Fund

Guaranteed Cost Funding
Non-Participating
March 01, 2024 - February 28, 2025

Cigna DPPO Advantage Tier	Expected Lives	Current Rates	Renewal Rates*
Dental PPO - DPPO			
Employee Only	36	$48.10	$48.10
Employee + Family	33	$48.10	$48.10
Annual Cost	69	$39,827	$39,827
Percent Change (Renewal vs Current)			**0.00%**

**The above quoted rates include 4.85% commissions*

Total	**69**	**$39,827**	**$39,827**
Percent Change (Renewal vs Current)			**0.00%**

The above quoted rates are guaranteed for 24 months. (Valid for 03/01/2024 & 03/01/2025 effective dates.)

Dental Care Access Tier	Expected Lives	Current Rates	Quoted Rates
Cigna Dental Care [P7X00]			
Employee Only	22	$31.58	$31.58
Employee + Family	22	$31.58	$31.58
Annual Cost	44	$16,674	$16,674
Percent Change (Renewal vs Current)			**0.00%**

**The above quoted rates include 4.85% commissions*
The above quoted rates are guaranteed for 24 months. (Valid for 03/01/2024 & 03/01/2025 effective dates.)

PROPOSED RENEWAL TERMS AND CONDITIONS

A. General Terms of this Renewal Proposal

Cigna HealthCare is pleased to present this proposal for renewal for an insured group dental, benefit plan (the "Plan") sponsored by Lithographers and Photoengravers Local 285 Welfare Fund. This proposal is valid for 90 days from its original date of release, 01/10/2024. 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.

Renewal Caveats

Cigna HealthCare may revise or withdraw this renewal proposal if:

- there is a change to the effective date of the quote
- plan modifications are requested
- there is a change in law, regulation, tax rates, or the application of any of these that affect Cigna'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 total enrollment of 69
- 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: 4.85%
- it is requested to interface with a third party vendor
- administration of the Plan will require more than the following:
  - Billing lines: 100
  - Billing and Claim Branch Benefit Options: 60

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.
- Includes multi-year rate/fee guarantees as noted in the Rate/Fee Exhibit(s). All guarantees are subject to all other terms and conditions included in these documents.
- 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 that dental/vision benefits are excepted and not subject to HIPAA and ACA requirements.

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.

Lithographers and Photoengravers Local 285 Welfa

Cigna Dental Care Renewal

Renewal Date: March 1, 2024

Rate Period:	Current Rates 03/01/23 to 02/28/24		Current Plan Renewal Rates 03/01/24 to 02/28/26
Patient Charge Schedule	P7X00		P7X00
Network	Dental Care Access	Enrolled	Dental Care Access
Tier Structure:	2-Tier		2-Tier
Employee Only	$31.58	22	$31.58
Employee + Family	$31.58	22	$31.58
Annual Cost	$16,674	44	$16,674
Total Rate Increase/Decrease:			0.00%

Rate Guarantees and Caps:

- The above renewal rates are guaranteed for 24 months. (03/01/24 to 02/28/26)

Underwriting Caveats:

- Rates contain 4.85% commission.
- Renewal rates assume a guaranteed cost, non-participating funding arrangement.
- Renewal rates do not include the cost of specialized printing, mailing, or special enrollment fees.
- Renewal rates are valid only where there is an existing Cigna Dental Care Access network in place.
- Rates assume no change to current Employer contributions.

Regulatory Caveats:

- The dental insurance coverage shall be provided under a standalone group insurance policy and is an “excepted benefit” as defined in Public Health Service Act Section 2721(c) and (d).

-Cigna reserves the right to modify quoted rates, as necessary, should there be any change in future regulation.

- 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.

This Cigna Dental Care ("DHMO") proposal assumes covered services will be provided by the Cigna Dental Care Access network of contracted general and specialty dentists.

- The term "DHMO" is used to refer to product designs that may differ by state of residence of enrollee, including but not limited to, prepaid plans, managed care plans, and plans with open access features. The Cigna DHMO is not available in the following states: AK, ME, MT, NH, NM, ND, PR, SD, VI, VT, and WY.

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- 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.

- This quote 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.