

News and information to keep your teeth healthy

# BRUSH UP 2013



**GO YOU<sup>®</sup>**



Cigna Dental Health of California, Inc. (“Cigna Dental”) has adopted the following oral health preventive guidelines that are based upon consensus guidelines and recommendations from nationally recognized organizations. Remember that these guidelines are strictly recommendations. We suggest that you talk with your dentist to determine the preventive care treatment plan that best addresses your individual dental needs.

Cigna Dental Health of California, Inc.

**1.800.Cigna24 (1.800.244.6224)**

# ORAL HEALTH PREVENTIVE GUIDELINES

## General oral health recommendations:

The American Dental Association (ADA) suggests these steps to maintain the health of your teeth and gums:

- Brush your teeth twice a day with fluoride toothpaste that has received the ADA Seal of Acceptance
- Clean between your teeth daily with floss or other special types of cleaners recommended by your dentist
- Eat a healthy diet and limit snacks between meals
- See your dentist regularly
- Ask your dentist about dental sealants<sup>1</sup>

## Infants

A child's first dental visit should occur after the primary teeth have started to appear, usually by the first birthday.<sup>2</sup> This first experience can be fun and non-threatening, particularly if the visit occurs before the child experiences any dental problems.

It's important for parents, guardians and caregivers to be educated by the dentist about good oral hygiene practices and home care for infants. As infants' teeth begin to emerge, use a soft-bristled toothbrush with water or warm moist washcloth daily to prevent decay. Toothpaste is not recommended for children under age two, as the child may swallow significant amounts, which may be harmful.

## Children

Fluoride helps prevent tooth decay and is available through water fluoridation, supplements, toothpastes and mouth rinses. Your dentist can guide you regarding fluoride supplementation and products that would be appropriate. White spots on permanent teeth may occur with children younger than age six who swallow too much fluoride. Using just a small amount of toothpaste and rinsing is recommended for children and can help reduce the risk of white spots.<sup>3</sup>

Healthy eating habits may also have an effect on children's dental health. According to one study,

children who skip breakfast or don't eat fruits and vegetables have a higher risk of developing cavities and will need more frequent dental visits than children who practice healthy eating habits.<sup>4</sup>

Dental sealants have been found effective in preventing decay in the grooves of teeth.<sup>5</sup> Sealants are a plastic material placed over the chewing surfaces of the back teeth that help to "seal" out decay. Sealants are generally prescribed for children and adolescents who may be at higher risk for tooth decay. Ask your dentist about sealants.

## Adolescents

With adolescents, one of the biggest challenges is getting them to maintain proper oral hygiene at home. Soft drink and soda consumption often increase the risk of decay by attacking the enamel. Teenagers who drink soda should rinse with water afterwards to reduce the amount of sugar left in the mouth. Even using a straw helps because the teeth are exposed to less sugar. The acids produced after eating are at their peak for 20 minutes.<sup>6</sup> So, limiting sugary snacks may also help reduce decay.

Also, chewing sugarless gum after meals is recommended, especially those with a high content of xylitol (a sugar substitute). As always, routine cleanings and check-ups are recommended.

## Adults

Dental disease is responsible for millions of lost workdays each year, many of which could have been avoided with preventive care. Most adults show signs of gum disease. Drinking fluoridated water, brushing twice a day, flossing each night, avoiding tobacco, limiting alcohol and getting regular dental cleanings and check-ups are all steps you can take to maintain good oral health.<sup>3</sup>

Again, chewing sugarless gum after meals is recommended, especially those containing a high content of xylitol.

## Pregnant women

During pregnancy, hormone levels increase, which may lead to “pregnancy gingivitis.” This condition is common during pregnancy. Pregnant women should consider brushing and flossing more often. Your dentist may advise the need for additional dental cleanings and visits to monitor the gum condition. Pregnant women with periodontal (gum) disease may be at higher risk to give birth prematurely. The possible link between gum disease and preterm birth is another reason to practice good oral hygiene and have regular dental care during pregnancy.

## Older adults

Many medications used by older adults can cause dry mouth. Without enough saliva you can develop tooth decay or other infections in the mouth. Saliva also helps rebuild enamel that has been attacked by decay. Thus, it’s important to practice good oral hygiene and drink plenty of fluids throughout the day.

## Cancer patients

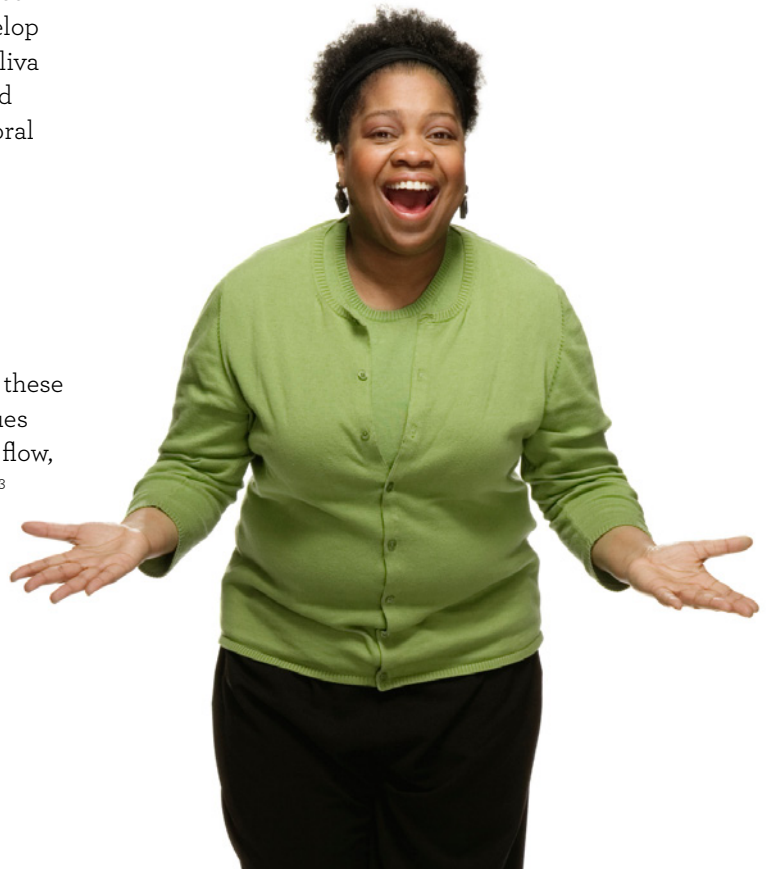
It is also important that patients undergoing chemotherapy and/or radiation receive regular dental care from a professional before and after these treatments. These treatments may damage tissues in the mouth, may cause a reduction in salivary flow, and may destroy the bone supporting the teeth.<sup>3</sup>

## Cigna Dental preventive services

Because the philosophy of Cigna Dental stresses the value of preventive care, all Cigna Dental Care® Patient Charge Schedules provide routine exams, cleanings and X-rays on a regular basis with no copay.

You can access over 200 medical and dental health articles on **www.myCigna.com** (Dental Health Resources) where you can learn about important oral health topics such as daily dental care and common dental problems, as well as treatments and suggestions for common dental conditions and much more. Cigna Dental also highly recommends you to visit your dentist on a regular basis because prevention of dental disease is best directed by professional oral health intervention.

You can locate a network dentist through our online health care professional directory at **www.Cigna.com**, which is updated weekly. Also, you can call **1.800.Cigna24 (1.800.244.6224)** to use our automated Dental Office Locator or speak to a Customer Service Representative. The Customer Service Representative can send you a customized network directory listing via email.





## SUMMARY of oral health preventive guidelines

Cigna Dental Health of California, Inc. recommends the following general preventive guidelines and information. Remember, these are strictly recommendations and it's important for you to consult with your dentist for the specific preventive treatment plan that best addresses your individual dental needs.

	Infant	Children		Adolescent	Adult	Pregnant Women	Older Adults
	6-12 months	12-24 months	Age 2-12				
<b>Periodic Oral Examination</b> – includes Soft Tissue/Oral Cancer screening	✓	✓	✓	✓	✓	✓	✓
<b>Prophylaxis (teeth cleaning)</b>		✓	✓	✓	✓	✓	✓
<b>Topical Fluoride Treatment</b>		✓	✓	✓*			
<b>Fluoride Supplementation</b>	✓	✓	✓	✓			
<b>Oral Health Education</b> – includes toothbrush/flossing instruction	✓	✓	✓	✓	✓	✓	✓
<b>Sealants</b>			✓	✓*			

\* Please reference your specific plan's Patient Charge Schedule for any applicable age limitations for these covered services.

# TOBACCO AND YOUR ORAL HEALTH

## How does tobacco use impact my oral health?

If you're a smoker, you've likely seen this warning before:

**SURGEON GENERAL'S WARNING:**  
Smoking Causes Lung Cancer,  
Heart Disease, Emphysema, And  
May Complicate Pregnancy.

But did you know that there are also many oral health complications that tobacco use can cause? These include:<sup>1</sup>

- Oral cancer
- Bad breath
- Stained teeth and tongue
- Decreased sense of taste and smell
- Periodontal (gum) disease
- Delayed healing

People who use smokeless tobacco (chew) also have an increased risk for tooth decay. This is because sugar is often added to enhance the flavor. Also, swallowing the juice from smokeless tobacco increases the risks for many other types of cancer – including cancer of the voice box, esophagus, colon and bladder.

Smoking may be responsible for almost 75% of periodontal (gum) disease among adults.<sup>7</sup> And gum disease has been associated with numerous medical conditions like diabetes, heart disease, stroke and more. If you develop gum disease, using tobacco can slow down the healing process and make the treatment results less predictable.<sup>7</sup> Tobacco use can also cause receding gums, exposed tooth roots, tooth decay and can increase your risk of developing sensitivity to hot and cold.<sup>8</sup> Treatment of these symptoms can be expensive and require multiple trips to the dental office.

## What are the benefits of quitting?

People who quit using tobacco will realize some physical benefits of quitting tobacco immediately, while other benefits may take time. But with patience and determination, overall health will improve.

Here are just some of the benefits most people may experience from quitting:<sup>8</sup>

- **Within 20 minutes** – Blood pressure begins to decrease and pulse rate returns to normal
- **Within 2–3 days** – Smell and taste improve and chance of heart attack decreases
- **Within 2–3 months** – Lung function increases by up to 30% and circulation improves
- **Within 1 year** – Added risk of heart disease drops by 50% and coughing decreases
- **Within 5–10 years** – Risk of stroke drops to that of people who have never smoked
- **Within 10 years** – Risk of many cancers decrease as the body replaces precancerous cells with normal cells
- **Within 15 years** – Risk of coronary heart disease and death returns to nearly the level of people who have never smoked





# WHAT ARE SOME TIPS TO QUIT?



## Pick a quit date and have a “Quit Day” plan

Here are a few tips to that may help someone make it through their Quit Day.

- Make sure the day chosen to quit is a low-stress day
- Try to avoid places with a lot of tobacco or alcohol
- Develop a personal support system of friends and/or family
- Drink plenty of water
- Keep hands and mouth busy. For example, chewing gum, eating small, healthy snacks, and playing with a paperclip or pen may help as a distraction. But make sure not to play with things in the mouth – doing so could cause damage to one’s teeth.



## Plan how to deal with triggers to using tobacco

A trigger is anything in the environment that causes one to respond in a certain way. What will you do when you’re angry? When you’re bored? When you’re with a friend who uses tobacco? At a time when you would usually use tobacco?



## Choose healthy replacements and rewards

If the urge for tobacco returns, try to do something you enjoy – take a walk, chew something like carrots or sunflower seeds, or participate in a hobby or sport you love. Make sure to reward yourself with positive things such as massages or lunch with a friend. Or, imagine where you could go on vacation if you put the money you save from not buying tobacco into a jar!

So if you are a tobacco user, pick your Quit Day and start your journey to improved oral and overall health. If you need additional motivation, please reach out to a professional trained in tobacco cessation techniques such as a doctor, dentist or licensed mental health professional. Also, some health plans or employee assistance plans offer tobacco cessation programs that may fit your needs, so give them a call if you’d like to check.

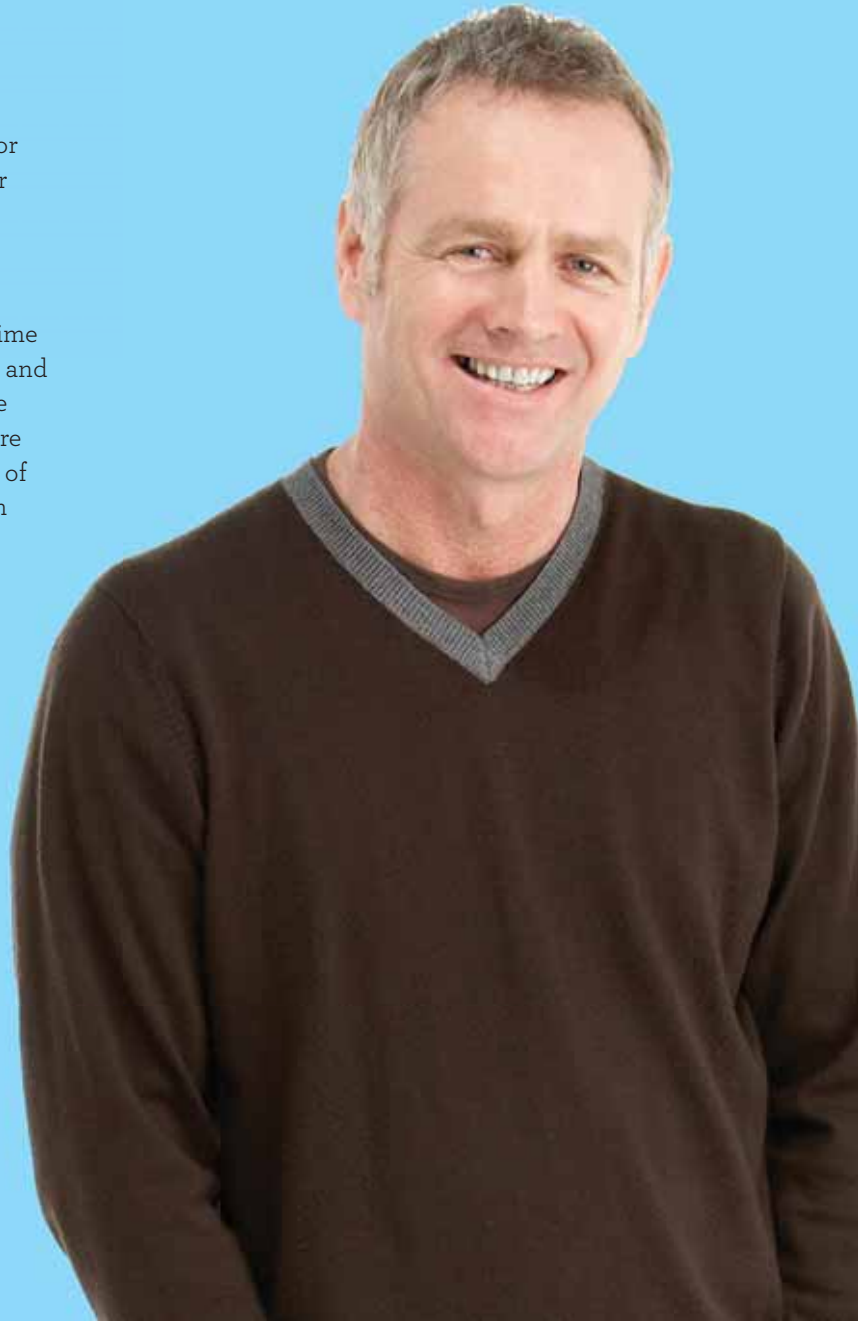
## ORGAN DONORS SAVE LIVES

Donating organs and tissues provide many benefits to society. However, the current need for organ transplants far exceeds the availability.

The California Health and Safety Code states that an anatomical (organ or tissue) gift may be made in one of the following ways:

- A document of gift signed by the donor
- A document of gift signed by another individual and two witnesses, all of whom have signed at the direction and in the presence of the donor and of each other, and state that it has been so signed
- A document of gift orally made by a donor by means of a tape recording in his or her own voice

Becoming an organ donor is an important decision that you should discuss with your family. If you wish to donate organs at the time of your death, make sure your family knows and understands your wishes. You can designate your wishes on your driver's license. For more information, contact your local Department of Motor Vehicles (DMV) office and request an organ donor card.





# UNDERSTANDING THE COMPLAINT PROCESS

Most problems can be resolved between you and your dentist. However, we want you to be completely satisfied with your dental plan. That's why we've established an internal grievance process for addressing your concerns and complaints.

## How to File a Grievance

To contact us by phone, call us toll-free at **1.800.Cigna24 (1.800.244.6224)** or the toll-free telephone number on your Cigna Dental ID card. If you are hearing impaired, you may call the state TTY toll-free relay services listed in your local telephone directory. Send written grievances to:

**Cigna Dental Health of California, Inc.  
P.O. Box 188047  
Chattanooga, TN 37422-8047**

You may submit a grievance online by going to **www.Cigna.com** and clicking the Forms link on the homepage. The online submission form is located under the California-Specific Forms section. You are not required to use this form in order to submit a written grievance.

No plan employee shall retaliate or discriminate against a customer (including seeking disenrollment of the customer) solely on the basis that the customer filed a grievance. Instances of such retaliation or discrimination shall be grounds for disciplinary action (including termination) against the employee.

## A. Complaints

If you are concerned about the quality of service or care you have received, or have a coverage interpretation or eligibility issue, you should contact us to file a verbal or written complaint. If you contact us by telephone to file a complaint, we will attempt to document and/or resolve your complaint over the phone. If we receive your complaint in writing, we will send you a letter confirming that we received the complaint within five calendar days of receiving your notice. This notification will tell you who to contact should you have questions or would like to submit additional information about your complaint. We will investigate your complaint and notify you of the outcome within 30 calendar days.

## B. Appeals

If your grievance does not involve a complaint about the quality of service or care, a coverage interpretation or an eligibility issue, but instead involves dissatisfaction with the outcome of a decision that was made about your care and you want to request Cigna Dental to reverse the previous decision, you should contact us within one year of receiving the denial notice to file a verbal or written appeal. Be sure to share any new information that may help justify a reversal of the original decision. Within five calendar days from when we receive your appeal, we will confirm with you, in writing, that we received it. We will tell you who to contact at Cigna Dental with your questions and where to submit additional information about your appeal. We will make sure your appeal is handled by someone who has the authority to take action and who was not involved in the original decision. We will investigate your appeal and notify you of our decision within 30 calendar days. You may request that the appeal process be expedited if there is an imminent and serious threat to your health including severe pain, potential loss of life, limb or major bodily function. A Cigna Dental Director, in consultation with your treating dentist, will decide if an expedited appeal is necessary. When an appeal is expedited, Cigna Dental will respond verbally and in writing with a decision within 72 hours.

## You Have Additional Rights Under State Law

Cigna Dental is regulated by the California Department of Managed Health Care (DMHC or the "Department"). If you are dissatisfied with the resolution of your complaint or appeal, the law states that you have the right to submit the grievance to the Department for review as follows:

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first call your health plan at **1.800.Cigna24 (1.800.244.6224)** and use your health plan's grievance process before contacting the Department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the Department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for an IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services. The Department also has a toll-free telephone number **(1-888-HMO-2219)** and a TDD line **(1-877-688-9891)** for the hearing and speech impaired. The Department's internet website, **<http://www.hmohelp.ca.gov>** has complaint forms, IMR application forms and instructions online.

You may file a grievance with the DMHC if Cigna Dental has not completed the complaint or appeal process described above within 30 days of receiving your grievance. You may immediately file an appeal with Cigna Dental and/or the DMHC in a case involving an imminent and serious threat to your health, including, but not limited to, severe pain, the potential loss of life, limb or major bodily function, or in any other case where the DMHC determines that an earlier review is warranted.

## Public Policy Committee

The Cigna Dental Public Policy Committee reviews all aspects of plan operations, including but not limited to grievance, network information, and financial data. Committee members make recommendations regarding the establishment of the plan's public policy to the plan's Board of Directors. The committee meets quarterly and is made up of covered patients, contracted dentists and Cigna Dental staff members. If you are interested in participating on the committee, or for more information, please send an email to: **[george.mendonca@Cigna.com](mailto:george.mendonca@Cigna.com)**.

## Have questions about what's covered under your dental plan? Here are some key points to help you get the most from your coverage:

- When in doubt, refer to your plan booklet for your coverage. Your plan booklet details the services that are covered, including exclusions and limitations.
- Be familiar with your "Patient Charge Schedule," which lists covered services and your out-of-pocket expense.
- When an optional treatment is proposed by your Dentist, be sure to ask if covered services are available. If you are unsure about the offered treatment plan, you may use your second opinion coverage or call Cigna Customer Service for assistance at **1.800.Cigna24 (1.800.244.6224)**.
- Review your treatment plan thoroughly before signing the treatment plan document. Your signature indicates acceptance of the treatment and acceptance of payment responsibilities.
- If you are unclear about your coverage, we encourage you to call Cigna Customer Service at **1.800.Cigna24 (1.800.244.6224)**.

## Did you know that you can find dental information specifically for and about you online at your convenience?

It's true! Our secure, easy-to-use website, **[www.myCigna.com](http://www.myCigna.com)**, gives you the tools you need to make informed dental care decisions for you and your family. Simply register at **[www.myCigna.com](http://www.myCigna.com)** and once your registration is complete you will have access to dental coverage information that is personalized for you, including network health care professional look-up with maps and driving directions, dental coverage plan information, and much more!

# LANGUAGE ASSISTANCE

OFFERED AT NO CHARGE TO CUSTOMERS

## IMPORTANT INFORMATION ABOUT FREE LANGUAGE ASSISTANCE

If you have a limited ability to speak or read English you have the right to the following services at no cost to you:

- Access to an interpreter when you call Cigna's Customer Services Department.
- Access to an interpreter when you talk to your dentist or health care professional
- If you read Spanish or Traditional Chinese, you also have the right to request that we read certain documents that Cigna has mailed to you, in your preferred language. You may also request written translation of these documents.

To inform Cigna of your preferred written and spoken languages, your race and/or ethnicity, or to request assistance from someone who speaks your language, please call us at the telephone number on your Identification (ID) card or your customer service phone number.

We are pleased to assist you in the language you prefer and understand.

## INFORMACIÓN IMPORTANTE SOBRE LA ASISTENCIA GRATUITA CON EL IDIOMA

Si su dominio para hablar o leer en inglés es limitado, usted tiene derecho a acceder a los siguientes servicios, sin ningún costo para usted:

- Acceso a un intérprete cuando se comunica con el Departamento de Servicios al cliente de Cigna.
- Acceso a un intérprete cuando habla con su dentista o con el profesional de atención médica.
- Si usted lee español o chino tradicional, también tiene derecho a solicitar que le leamos ciertos documentos que Cigna le ha enviado a usted por correo, en el idioma que usted prefiera. También puede solicitar la traducción por escrito de estos documentos.

Para informarle a Cigna el idioma escrito u oral que usted prefiere, su raza y/u origen étnico, o para solicitar ayuda de alguien que hable su idioma, por favor, llámenos al teléfono que figura en su Tarjeta de identificación (ID) o al teléfono del servicio de atención al cliente.

Nos complace ayudarle en el idioma que usted prefiere y entiende.

## 有關免費語言協助的重要訊息

如果您的英語說話或閱讀能力有限，您有權可免費取得下列服務：

- 您打電話給 Cigna 的顧客服務部門時，由口譯員為您翻譯。
- 您與您的牙醫或健康照護專業人員溝通時，由口譯員為您翻譯。
- 如果您能閱讀西班牙文或繁體中文，您也有權可要求我們把 Cigna 郵件寄給您的部份文件，用您熟悉的語言朗讀給您聽。您也可以索取這些文件的書面翻譯。

如果您想告訴 Cigna 您習慣閱讀和說的語言，您的種族和(或)族裔，或想申請由和您說同樣語言的人來協助您，請您撥您的會員卡上的電話，或撥我們的顧客服務電話與我們聯絡。

我們十分樂意用您熟悉且能清楚瞭解的語言來協助您。

## THÔNG TIN QUAN TRỌNG VỀ DỊCH VỤ TRỢ GIÚP NGÔN NGỮ MIỄN PHÍ

Nếu quý vị không nói hoặc đọc tiếng Anh thông thạo, quý vị có quyền được cấp các dịch vụ miễn phí sau đây:

- Có thông dịch viên trợ giúp khi quý vị gọi Ban Dịch Vụ Hội Viên của Cigna.
- Có thông dịch viên trợ giúp khi quý vị nói chuyện với nha sĩ hoặc nhân viên cung cấp dịch vụ chăm sóc sức khỏe của quý vị.
- Nếu quý vị biết đọc tiếng Tây Ban Nha hoặc tiếng Hoa truyền thống, quý vị cũng có quyền yêu cầu chúng tôi đọc một số tài liệu mà Cigna đã gửi cho quý vị, bằng ngôn ngữ mà quý vị ưa dùng. Quý vị cũng có thể yêu cầu bản chuyển ngữ của các tài liệu này.

Để cho Cigna biết về các ngôn ngữ viết và nói mà quý vị ưa dùng, sắc tộc và/hoặc chủng tộc của quý vị, hoặc nhờ người nói được ngôn ngữ của quý vị giúp đỡ, xin gọi cho chúng tôi tại số điện thoại ghi trên thẻ hội viên của quý vị hoặc số điện thoại của ban dịch vụ hội viên.

Chúng tôi luôn sẵn sàng trợ giúp quý vị bằng ngôn ngữ mà quý vị ưa dùng.

## 無料言語支援サービスに関する重要情報

英語による読み書きにご不自由を感じるお客様のために、以下のサービスを無料でご提供しています。

- Cigna 顧客サービス部に電話をする際の通訳サービス。
- 歯科医または医療専門家との会話を支援する通訳サービス。
- スペイン語または繁体字中国語をお話しになる方を対象に Cigna がお手元にお送りする特定の文書をご希望の言語でお読みするサービス。該当文書の翻訳もご請求いただけます。

Cigna にご希望言語（書面および会話）、または、該当する人種・民族の通知を行う場合、または、言語サービスをご希望の場合には、お手持の身分証明 (ID) カード記載の電話番号、または、カスタマー・サービスの電話番号までご連絡ください。

お客様のご希望の言語で、サービスをご提供いたします。

## 무료 통번역 서비스에 대한 중요 정보 사항

영어로 읽고 말하는데 어려움을 겪는 분이 계시다면 다음의 무료 통번역 서비스를 받으실 수 있습니다:

- Cigna 고객 서비스 센터에 전화하시면 통역사 서비스를 받으실 수 있습니다.
- 본인의 치과 의사나 의료 전문가와 대화하실 때 통역사 서비스를 받으실 수 있습니다.
- 스페인어나 중문 번역을 읽으실 수 있는 분은 Cigna가 우편으로 보낸 특정 서류에 대해 선호하는 언어로 번역해 줄 것을 요청하실 수 있습니다. 또한 이러한 서류 등에 대해 번역본을 요청하실 수도 있습니다.

Cigna 에게 본인이 선호하는 언어 및 구어, 인종 및/또는 민족에 대해 알려주고 싶으신 분이거나, 혹은 본인이 이용하는 언어를 구사할 수 있는 도우미를 요청하고 싶으신 분은 본인의 ID 카드에 기재된 전화번호나 해당 고객 서비스 센터의 안내번호로 전화해 주십시오.

Cigna 는 항상 여러분에게 편리하고 이해하기 쉬운 언어 서비스를 제공하기 위해 최선을 다하고 있습니다.



400 North Brand Blvd., Suite 400  
Glendale, CA 91203



1. [www.adha.org](http://www.adha.org) (American Dental Hygienist Association).
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4. Dye, B.A. Journal of the American Dental Association, January 2004; vol. 135, pp 55-66.
5. "Pit and Fissure Sealants in High-Risk Individuals." National Institutes of Health Consensus Development Conference: Diagnosis and Management of Dental Caries Throughout Life. March 26-28, 2001.
6. [www.dentalgentlecare.com](http://www.dentalgentlecare.com)
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