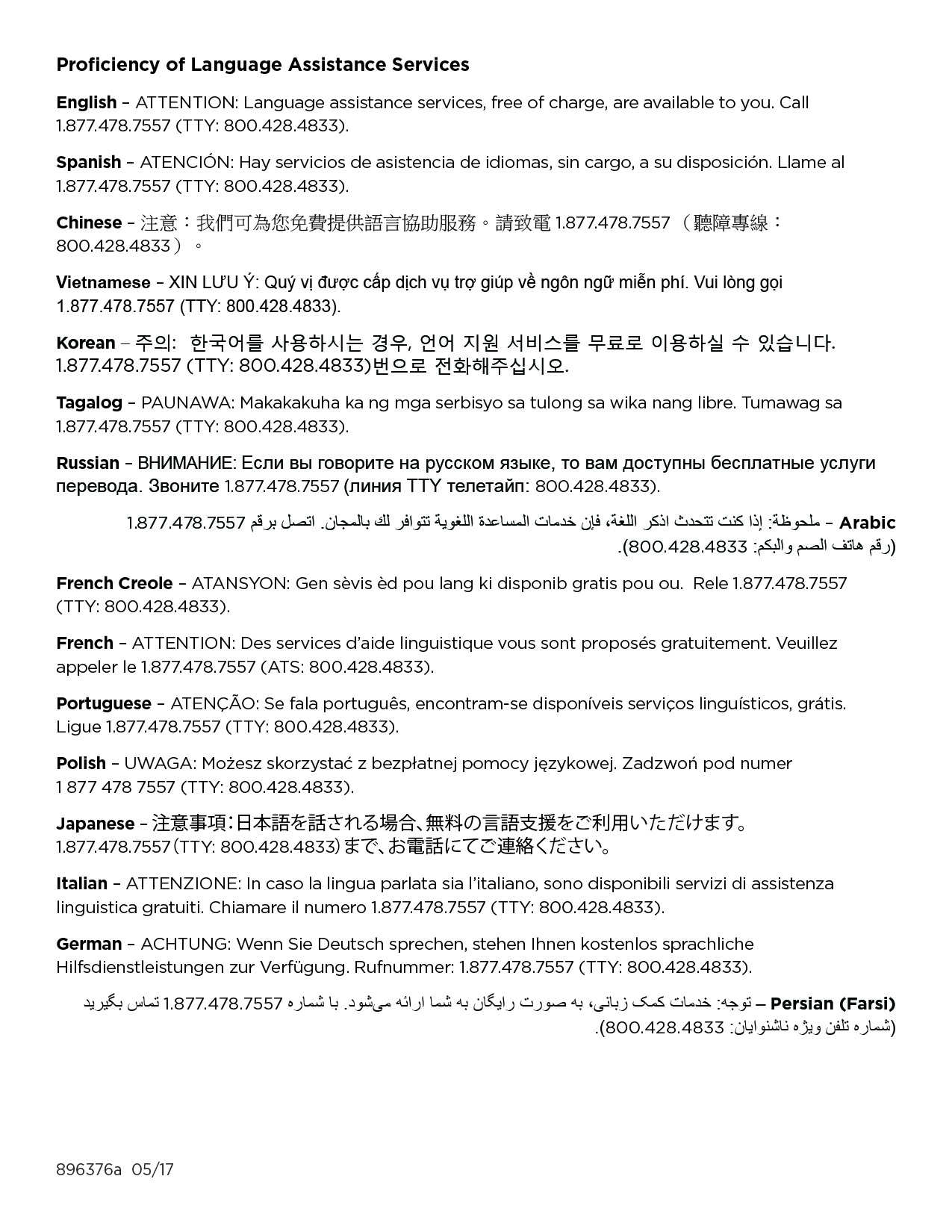
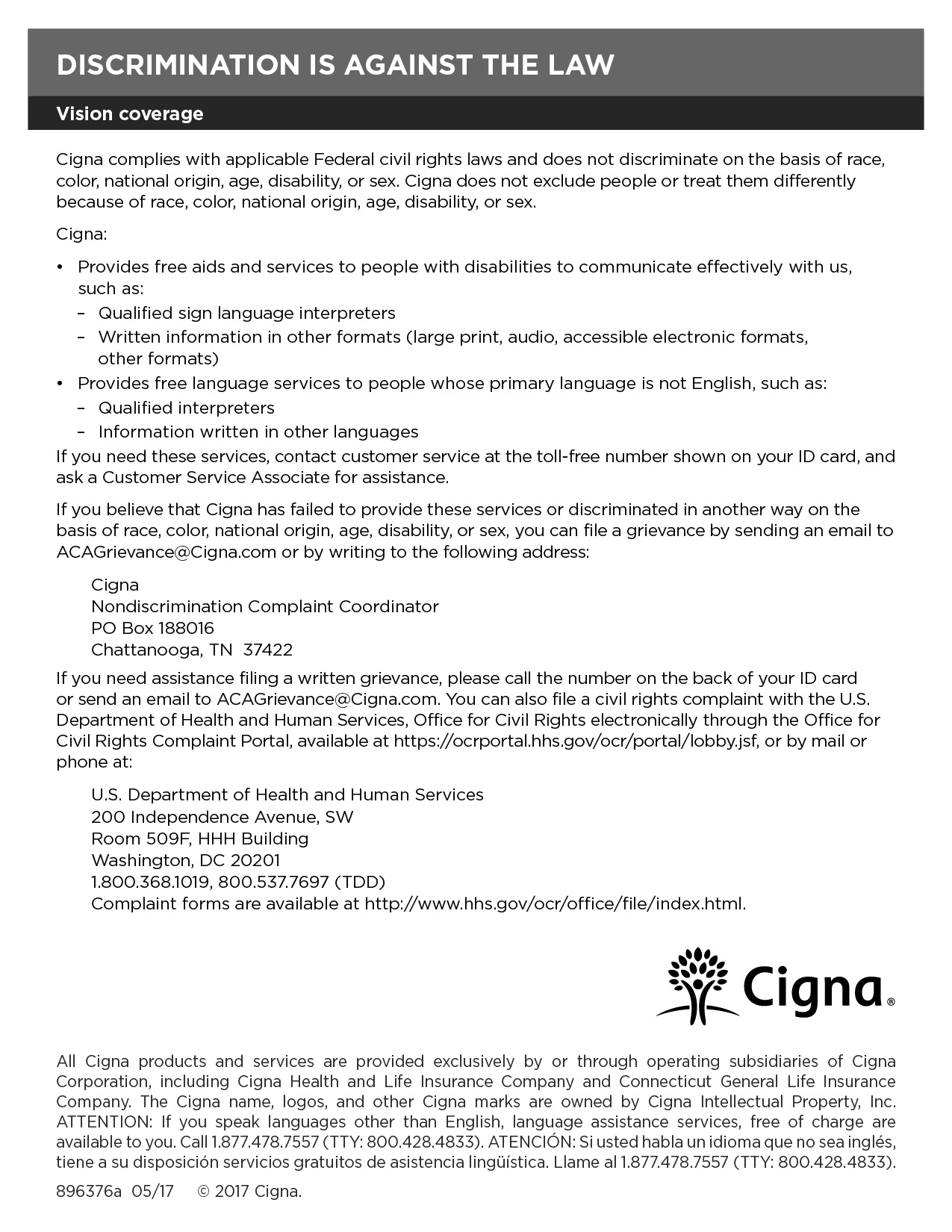
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| Welcome to Cigna Vision  Schedule of Vision Coverage | | | | |
| Coverage | In-Network  Benefit | Out-of-Network  Benefit | Frequency  Period \*\* | |
| Exam Copay | $0 | N/A | 12 months | |
| Exam Coinsurance (once per frequency period) | Covered 100% after Copay | 50% | 12 months | |
| \*\* Your Frequency Period begins on January 1 (Calendar year basis) | | | | |
| Definitions:  Copay: the amount you pay towards your exam.  **Coinsurance:** the percentage of charges Cigna will pay. Customer is financially responsible for the balance.  Allowance: the maximum amount Cigna will pay. Customer is financially responsible for any amount over the allowance. | | | | |
| * To receive in-network benefits, you cannot use this coverage with any other discounts, promotions, or prior orders. * If you use other discounts and/or promotions instead of this vision coverage, or go to an out-of-network eye care professional, you may file an out-of-network claim to be reimbursed for allowable expenses. | | | | |
| **In-Network Coverage Includes\*\*\***:   * One vision and eye health evaluation including but not limited to eye health examination, dilation, refraction, and prescription for glasses.     \*\*\* Coverage may vary at participating discount retail and membership club optical locations, please contact Customer Service for specific coverage information. | | | |  |
| **Healthy Rewards® - Vision Network Savings Program:**   * When you see a Cigna Vision Network Eye Care Professional\*, you can save 20% (or more) on additional frames and/or lenses, including lens options, with a valid prescription. This savings does not apply to contact lens materials. See your Cigna Vision Network Eye Care Professional for details. | | | |  |
| **What’s Not Covered:**   * Orthoptic or vision training and any associated supplemental testing * Medical or surgical treatment of the eyes * Any eye examination, or any corrective eyewear, required by an employer as a condition of employment * Any injury or illness when paid or payable by Workers’ Compensation or similar law, or which is work-related * Charges in excess of the usual and customary charge for covered Services * Charges incurred after the policy ends or the insured’s coverage under the policy ends, except as stated in the policy * Experimental or non-conventional treatment or device * Claims submitted and received in-excess of twelve (12) months from the original Date of Service | | | | |

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| **How to use your Cigna Vision Benefits**  (Please be aware that the Cigna Vision network is different from the networks supporting our health/medical plans).  **1. Finding a doctor**  There are three ways to find a quality eye doctor in your area:   1. Log into myCigna.com,”Coverage”, select Vision page. Click on Visit Cigna Vision. Then select “Find a Cigna Vision Network Eye Care Professional” to search the Cigna Vision Directory. 2. Don’t have access to myCigna.com? Go to Cigna.com, top of the page select “Find A Doctor, Dentist or Facility”, click Cigna Vision Directory, under Additional Directories. 3. Prefer the phone? Call the toll-free number found on your Cigna insurance card and talk with a Cigna Vision customer service representative.   **2. Schedule an appointment**  Identify yourself as a Cigna Vision customer when scheduling an appointment. Present your Cigna or Cigna Vision ID card at the time of your appointment, which will quickly assist the doctor’s office with accessing your plan details and verifying your eligibility.  **3. Out-of-network plan reimbursement**  **How to use your Cigna Vision Benefits**  Send a completed Cigna Vision claim form and itemized receipt to: Cigna Vision, Claims Department: PO Box 385018, Birmingham, AL 35238-5018.  To get a Cigna Vision claim form:  • Go to **Cigna.com** and go to Forms, Vision Forms  • Go to **myCigna.com** and go to your vision coverage page  Cigna Vision will pay for covered expenses within ten business days of receiving the completed claim form and itemized receipt. |
| Benefits are underwritten or administered by Connecticut General Life Insurance Company or Cigna Health and Life Insurance Company. Any benefit information displayed is intended as a summary of benefits only.  It does not describe all the terms, provisions and limitations of your plan.  Participating providers are independent contractors solely responsible for your routine vision examinations and products.  “Cigna” is a registered service mark, and the “Tree of Life” logo, “Cigna Vision” and “CG Vision” are service marks, of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries, including Connecticut General Life Insurance Company and Cigna Health and Life Insurance Company, and not by Cigna Corporation.  In Arizona and Louisiana, the Cigna Vision product is referred to as CG Vision.  Healthy Rewards® - Vision Network Savings Program powered by Cigna Vision is a discount program, not an insured benefit. |

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