



SEE THE DIFFERENCE

with Cigna Vision.

A regular eye exam is important for keeping your eyes healthy. Eye diseases like glaucoma, cataracts and macular degeneration can affect the way you see. Schedule some time with an eye doctor for a vision and eye-health exam.

Eye-opening information

A routine eye and vision exam can help your doctor test your vision and spot the early stages of eye disease. It's important to get your eyes dilated during the exam. This can help spot certain eye diseases, including the early stages of diabetes.

Keep an eye on your kids

Eye exams aren't just for adults. They're also important for children. According to the American Optometric Association, one in four children has a vision problem that can affect their learning.**

Your kids may get a vision test at school or at their pediatrician's office. But these exams might not catch a serious eye disorder. That's why it's important to have your child visit an eye doctor, such as an optometrist or ophthalmologist. These specialists can help check your child's vision and eye health.

Make the most of your vision coverage

With your vision plan through Cigna, you and your covered family members have access to quality vision care. Your plan provides coverage for vision and eye-health exams. These exams could include dilation and refraction. Although your doctor may prescribe you glasses or contacts, materials and supplies are not covered under your plan. Check your plan materials for details.

Also, make sure you know the difference between in-network and out-of-network coverage.

Together, all the way.®



The inability of the eye to clearly focus on objects, known as a refractive error, is one of the most common and correctable causes of visual impairment in the United States.*

In-network: You'll save the most money if you pick an eye doctor from Cigna Vision's large network. And you'll have lots of choices. We offer one of the largest specialty networks of optometrists, ophthalmologists and nationally recognized eye care retailers.***

Out-of-network: If you choose a doctor who's not in the network, you'll have to pay the total amount due at your appointment. To get reimbursed, you'll need to submit a Cigna Vision claim form with an itemized receipt. You can find the claim form on myCigna.com on the "Forms" page. The whole amount may not be covered. You're responsible for paying any charges not covered under your plan.



Offered by: Cigna Health and Life Insurance Company.

Finding an eye doctor

Please be aware that the Cigna Vision network is different from the networks supporting our health/medical plans.

Choosing an eye doctor is easy with Cigna. There are three ways to find a quality in-network eye doctor in your area:

1. Log into **myCigna.com**, click “Coverage”, and 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**, at the top of the page, select “Find A Doctor, Dentist or Facility” then click “Cigna Vision Directory” under “Additional Resources”.
3. Call the toll-free number found on your Cigna Vision ID card and talk with a Cigna customer service representative.

Looking for help?

If you have questions, we've got answers. Our customer service representatives can help you find a doctor and answer questions about coverage and claims.

Call the toll-free number found on your Cigna Vision ID card to talk with a Cigna customer service representative.

Or visit **myCigna.com** for personalized plan information.

What's Not Covered

Plan deductibles, coinsurance, copays, and frequency limitations may apply. Cigna Vision Exam-Only Plans do not cover materials or supplies, including frames, lenses, or contact lenses. The following are also not covered: (a) Orthoptic or vision training and any associated supplemental testing; (b) Medical or surgical treatment of the eyes; (c) Any eye examination, or any corrective eyewear, required by an employer as a condition of employment; (d) Any injury or illness when paid or payable by Workers' Compensation or similar law, or which is work-related; (e) Charges in excess of the usual and customary charge for covered Services; (f) Charges incurred after the policy ends or the insured's coverage under the policy ends, except as stated in the policy; (g) Experimental or non-conventional treatment or device; and (h) Claims submitted and received in-excess of twelve (12) months from the original Date of Service. Your vision plan's actual terms may vary. Refer to your plan documents for the coverage details of your specific vision plan.

* CDC Vision Health Initiative: Common Eye Disorders, Web. Page last reviewed/updated September 29, 2015.

** Heiting OD, Gary. "Vision Problems of Schoolchildren" All About Vision. April 2017.

*** NetMinder 9/2018. The Ignition Group makes no warranty regarding the performance of the data and the results that will be obtained by using.

Product availability may vary by location and plan type and is subject to change. All group vision insurance policies and vision benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your enrollment materials. The eye care professionals and facilities that participate in the Cigna Vision network are independent practitioners solely responsible for the treatment and services provided to their patients. Eye care professional are not agents of Cigna.

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