Summary of Benefits Cigna Health and Life Insurance Company

Cigna Vision serviced by EyeMed The Village for Families & Children, Inc. E1 PPO Exam Only Plan



Welcome to Cigna Vision Schedule of Vision Coverage Effective Date: July 1, 2023

Vision Services and Frequency	In-Network Plan	In-Network	Out-of-Network
	Coverage**	Member Cost***	Reimbursement
Exam and Professional Services: Frequency*: once per 12 month			
Eye Exam	100% after \$0 Copay	\$0 Copay	Up to \$45 Allowance
Retinal Screening	\$0	Up to \$39	Not Covered

^{**} Your Frequency Period begins on the 1st of your plan renewal month (Contract 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.
- Retinal Screening for non-medically necessary retinal imaging, which takes digital pictures of the inside of the eye. Does not replace dilation.

In-Network Value Added Savings**

- Up to 30% off additional complete pairs of glasses (frame and lenses)
- 20% off any item not covered by the plan, including non-prescription sunglasses, but excluding professional services

Interested in Laser Vision Correction service such as LASIK? Visit your MyCigna.com and search for Healthy Rewards® 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

^{**} Coverage may vary at participating discount retail and membership club optical locations, please contact Customer Service for specific coverage information

^{****}Provider participation is 100% voluntary, please check with your Eye Care Professional for any offered discounts; stated Customer Cost, up to maximums, are subject to change without notice.



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, under "Coverage", select Vision page. Click on Visit Cigna Vision. Then select "Find a Cigna Vision Network Eye Care Professional" to search the Cigna Vision serviced by Eye Med Directory.
- 2. Don't have access to myCigna.com? Go to Cigna.com, top of the page select "Find A Doctor", click on Cigna Vision serviced by EyeMed Directory, from the Additional Directories drop down listing.
- 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 Vision serviced by EyeMed information 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 service by EyeMed claim form and itemized receipt to: Cigna Vision, Claims Dept. c/oFAA PO Box 8504, Mason, OH. 45040-7111

To get a Cigna Vision serviced by EyeMed claim form:

- Go to Cigna.com and go to Forms, Vision Forms, select the Cigna Vision serviced by EyeMed form
- 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. Read your plan carefully – this benefit summary provides a very brief description of the important features of your plans. This is not the insurance contract. Your full rights and benefits are expressed in the actual plan documents that are available to you upon request or a copy of the NH Vision Outline of Coverage is available and can be downloaded at Health Insurance & Medical Forms for Customers | Cigna under Vision Forms. Participating providers are independent contractors solely responsible for your routine vision examinations and products.

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