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 routine eye exams and may include glasses and/or contact lenses. Check your plan materials for details.

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

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.

Together, all the way.®

Cigna

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 Directories.

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, frequency limitations, allowances, and options may apply. In general, Cigna Vision plans do not cover the following: (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 the Service or Materials; (e) Charges incurred after the policy ends or the insured's coverage under the policy ends, except as stated in the policy; (f) Experimental or non-conventional treatment or device (g) Magnification or low vision aids not shown as covered in the Schedule of Vision Coverage; (h) VDT (video display terminal)/computer eyeglass benefit; and (i) Claims submitted and received in excess of twelve (12) months from the original Date of Service. Depending on the terms of your specific plan, the following also may not be covered: (a) Any non-prescription eyeglasses, lenses, or contact lenses; (b) Spectacle lens treatments, "add-ons", or lens coatings not shown as covered in the Schedule of Vision Coverage; (c) Prescription sunglasses; (d) Two pair of glasses, in lieu of bifocals or trifocals; and (e) Safety glasses or lenses required for employment not shown as covered in the Schedule of Vision Coverage. Your vision plan's actual terms may vary. Refer to your plan documents for the coverage details of your specific vision plan.