



WHY OFFER CIGNA VISION?

Convenient access to quality care at an affordable price.

With access to eye care professionals in private practice and retail locations, Cigna Vision customers can get quality routine vision care at their convenience.

Cigna offers one of the largest specialty networks of routine vision care professionals in the nation.¹

How? By blending well-known retail optical stores and private practice optometrist and ophthalmologist offices. Since many of these sites offer night and weekend hours, we help busy employees access care with in-network savings when and where they need it. And with out-of-network allowances on most plans, Cigna Vision customers can receive care where it's most convenient for them.

The Cigna Vision Network offers access and quality.

- › The network includes more than 138,000 eye care professionals (number of doctors across all locations, or access points).²
- › Customers can receive services at more than 34,000 full-service locations nationwide.²
- › Customers can see any of more than 40,000 unique eye care professionals (number of doctors, not taking into account how many locations they may service).²
- › We offer a 90% accessibility standard: 2:10 urban/suburban and 1:15 rural.³
- › We encourage eye care professionals in the Cigna Vision Network to also participate in the Cigna Medical networks. This helps customers receive the level of care they require without interruption and

unnecessary out-of-pocket costs. **(Please be aware that the Cigna Vision Network is different from the networks supporting our health/medical plans.)**

- › Cigna Vision Network eye care professionals are required to accept assignment, minimizing a Cigna Vision customer's out-of-pocket expenses.
- › With the Vision Network Savings Program, customers save on additional vision-related purchases, such as extra glasses or non-prescription sunglasses, when they visit a participating eye care professional.⁴

Routine vision care is about more than glasses and contact lenses.

During a routine vision appointment, an eye care professional:

- › Evaluates the health of the eyes
- › Determines the need for corrective eyewear and can prescribe glasses or contact lenses if necessary
- › Can detect common ocular disorders, such as glaucoma, cataracts or macular degeneration
- › Can help identify serious medical conditions, such as diabetes, hypertension and cardiac disease

Optometrists, the predominant eye care professional in most routine vision networks, can detect and treat many eye-related medical conditions. They refer customers to an ophthalmologist and/or a primary care doctor when appropriate.



Offered by Cigna Health and Life Insurance Company.

Did you know?⁵

- › An estimated 93 million adults in the United States are at high risk for serious vision loss, but only half visited an eye doctor in the past 12 months.
- › The annual economic impact of major vision problems among the adult population 40 years and older is more than \$145 billion.
- › Vision disability is one of the top 10 disabilities among adults 18 years and older and one of the most prevalent disabling conditions among children.

For more information on how to provide your clients or employees with Cigna Vision coverage, contact your broker or Cigna sales representative today.

Retail Locations



Online Retailers



What's not covered

Vision plans generally do not cover the following: (a) orthoptic or vision training and any associated supplemental testing; (b) medical or surgical treatment of the eye; (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; (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 nonconventional treatment or device; (h) magnification or low-vision aids not shown as covered in the Schedule of Vision Coverage; (i) any nonprescription (minimum Rx required) eyeglasses, includes frame, lenses or contact lenses; (j) spectacle lens treatments, "add-ons" or lens coatings not shown as covered in the Schedule of Vision Coverage; (k) prescription sunglasses "add-ons" or lens coatings not shown as covered in the Schedule of Vision Coverage; (l) two pair of glasses in lieu of bifocals or trifocals; (m) safety glasses or lenses required for employment not shown as covered in the Schedule of Vision Coverage; (n) VDT (video display terminal)/computer eyeglass benefit; and (o) claims submitted and received in excess of twelve (12) months from the original date of service. These are only the highlights, and a complete list of exclusions and limitations is set forth in the applicable plan documents. Plan frequency limitations, allowances, copays and options may apply and will vary depending on the terms of your specific vision plan.

1. NetMinder. April 1, 2020. The Ignition Group makes no warranty regarding the performance of the data and the results that will be obtained by using it.

2. The Cigna Vision Network is serviced by EyeMed. Number of contracted providers as of August 2022. EyeMed internal reporting. Subject to change.

3. Internal Cigna data based on Cigna Vision Network eye care professionals. 90% accessibility refers to standard vision performance guarantees. Actual numbers may vary (Q3 2020: 2:10, 99.9%; 1:15, 96.5%).

4. Provider participation is 100% voluntary. Please check with your eye care professional for any discount offer. **This is a discount program and is NOT insurance.** The member is required to pay the entire discounted charge.

5. Centers for Disease Control and Prevention. "Fast Facts of Common Eye Disorders." Last reviewed June 9, 2020. <https://www.cdc.gov/visionhealth/basics/ced/fastfacts.htm>.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna representative.

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