

Cigna Dental Benefit Summary

Southwest Health Benefits Fund

Plan Effective Date: 01/01/2022



Insured by: Cigna Health and Life Insurance Company

This material is for informational purposes only and is designed to highlight some of the benefits available under this plan. Consult the plan documents to determine specific terms of coverage relating to your plan. Terms include covered procedures, applicable waiting periods, exclusions and limitations. **Your DPPO plan allows you to see any licensed dentist, but using an in-network dentist may minimize your out-of-pocket expenses.**

Cigna Dental PPO				
Network Options	In-Network: Total Cigna DPPO Network		Non-Network: See Non-Network Reimbursement	
Reimbursement Levels	Based on Contracted Fees		Maximum Allowable Charge	
Calendar Year Benefits Maximum Applies to: Class I, II, III, expenses	\$1,000		\$1,000	
Calendar Year Deductible Individual Family	\$50 \$150		\$50 \$150	
Benefit Highlights	Plan Pays	You Pay	Plan Pays	You Pay
Class I: Diagnostic & Preventive Oral Evaluations Prophylaxis: routine cleanings X-rays: routine X-rays: non-routine Fluoride Application Sealants: per tooth	100% No Deductible	No Charge	100% No Deductible	No Charge
Class II: Basic Restorative Restorative: fillings Endodontics: minor and major Periodontics: minor and major Oral Surgery: minor and major Space Maintainers: non-orthodontic Anesthesia: general and IV sedation Emergency Care to Relieve Pain Crowns: prefabricated stainless steel / resin	80% After Deductible	20% After Deductible	80% After Deductible	20% After Deductible
Class III: Major Restorative Inlays and Onlays Prosthesis Over Implant Crowns: permanent cast and porcelain Bridges and Dentures Denture Relines, Rebases and Adjustments Repairs: bridges, crowns and inlays Repairs: dentures Surgical Extraction of Impacted Teeth	50% After Deductible	50% After Deductible	50% After Deductible	50% After Deductible

Benefit Plan Provisions:	
<i>In-Network Reimbursement</i>	For services provided by a Cigna Dental PPO network dentist, Cigna Dental will reimburse the dentist according to a Fee Schedule or Discount Schedule.
<i>Non-Network Reimbursement</i>	For services provided by a non-network dentist, Cigna Dental will reimburse according to the Maximum Allowable Charge. The dentist may balance bill up to their usual fees.
<i>Cross Accumulation</i>	All deductibles, plan maximums, and service specific maximums cross accumulate between in and out of network. Benefit frequency limitations are based on the date of service and cross accumulate between in and out of network.
<i>Calendar Year Benefits Maximum</i>	The plan will only pay for covered charges up to the yearly Benefits Maximum, when applicable. Benefit-specific Maximums may also apply.
<i>Calendar Year Deductible</i>	This is the amount you must pay before the plan begins to pay for covered charges, when applicable. Benefit-specific deductibles may also apply.
<i>Late Entrant Limitation Provision</i>	Payment will be reduced by 50% for Class III, services for 12 months for eligible members that are allowed to enroll in this plan outside of the designated open enrollment period. This provision does not apply to new hires.
<i>Pretreatment Review</i>	Pretreatment review is available on a voluntary basis when dental work in excess of \$200 is proposed.
<i>Alternate Benefit Provision</i>	When more than one covered Dental Service could provide suitable treatment based on common dental standards, Cigna will determine the covered Dental Service on which payment will be based and the expenses that will be included as Covered Expenses.
<i>Oral Health Integration Program*</i>	<p>The program offers enhanced dental coverage for customers with the following: cardiovascular conditions, cerebrovascular conditions (stroke), diabetes, maternity, chronic kidney disease (CKD), organ transplants, head and neck cancer radiation, rheumatoid arthritis, Sjogren's syndrome, lupus, Parkinson's disease, amyotrophic lateral sclerosis (ALS), Huntington's disease, and opioid misuse and addiction.</p> <p>There is no additional charge for the program. Those who qualify can receive reimbursement of their coinsurance for eligible dental services. Eligible customers can also receive guidance on behavioral issues related to oral health. Reimbursements under this program are not subject to the annual deductible, but will be applied to the plan annual maximum.</p> <p>For more information on how to enroll in this program and a complete list of terms and eligible conditions, go to www.mycigna.com or call customer service 24/7 at 1-800-Cigna24.</p>
<i>Timely Filing</i>	Out of network claims submitted to Cigna after 365 days from date of service will be denied.
Benefit Limitations:	
Missing Tooth Limitation	For teeth missing prior to coverage with Cigna, the amount payable is 50% of the amount otherwise payable until covered for 12 months; thereafter, considered a Class III expense.
Oral Evaluations/Exams	2 per calendar year.
X-rays (routine)	Bitewings: 2 per calendar year.
X-rays (non-routine)	Complete series of radiographic images and panoramic radiographic images: Limited to a combined total of 1 per 36 months.
Cleanings	2 per calendar year, including periodontal maintenance procedures following active therapy.
Fluoride Application	1 per calendar year for children under age 19.
Sealants (per tooth)	Limited to posterior tooth. 1 treatment per tooth every 36 months for children under age 14.
Space Maintainers	Limited to non-orthodontic treatment for children under age 19.
Inlays, Crowns, Bridges, Dentures and Partial	Replacement every 60 months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth-colored material on molar crowns or bridges.
Denture and Bridge Repairs	Reviewed if more than once.
Denture Relines, Rebases and Adjustments	Covered if more than 6 months after installation.
Prosthesis Over Implant	Replacement every 60 months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth-colored material on molar crowns or bridges.

Benefit Exclusions:

Covered Expenses will not include, and no payment will be made for the following:

- Procedures and services not included in the list of covered dental expenses;
- Diagnostic: cone beam imaging;
- Preventive Services: instruction for plaque control, oral hygiene and diet;
- Restorative: veneers of porcelain, ceramic, resin, or acrylic materials on crowns or pontics on or replacing the upper and or lower first, second and/or third molars;
- Periodontics: bite registrations; splinting;
- Prosthodontic: precision or semi-precision attachments;
- Implants: implants or implant related services;
- Orthodontics: orthodontic treatment;
- Procedures, appliances or restorations, except full dentures, whose main purpose is to change vertical dimension, diagnose or treat conditions of dysfunction of the temporomandibular joint (TMJ), stabilize periodontally involved teeth or restore occlusion;
- Athletic mouth guards;
- Services performed primarily for cosmetic reasons;
- Personalization or decoration of any dental device or dental work;
- Replacement of an appliance per benefit guidelines;
- Services that are deemed to be medical in nature;
- Services and supplies received from a hospital;
- Drugs: prescription drugs;
- Charges in excess of the Maximum Allowable Charge.

This document provides a summary only. It is not a contract. If there are any differences between this summary and the official plan documents, the terms of the official plan documents will prevail.

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

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Cigna Healthcare Dental Virtual Care.

Access dental care 24/7/365 without leaving home.



The dentist will see you now.

Toothaches, chipped teeth and oral infections don't care what time of day it is. But neither do the **Cigna HealthcareSM Dental Virtual Care¹** dentists. If you need dental care and are unable to reach your regular provider, you now have the option to consult with a dentist through a video call. The best part? **Cigna Healthcare Dental Virtual Care** is available **24 hours a day, seven days a week, 365 days a year!**

Convenient dental consults at home.

While we recommend that you contact your dentist first to see if they can provide virtual care, we recognize this may not always be possible. That's why we've partnered with Teledentix, a virtual dental care company. Teledentix connects you with a licensed dentist who, through a video call, can help address urgent dental situations like toothaches, infection, swelling, bleeding, and more. They can also prescribe medication² to be filled at your local pharmacy, if necessary.

If in-person care is necessary for your dental issue, Teledentix will help refer you to a local Cigna Healthcare dentist. They will also share any records from your virtual visit with your local provider.

Cost and claim information.

Cigna Healthcare Dental Virtual Care consults are processed as in-network claims on your plan, and have no co-pay or coinsurance costs. If your plan has frequency limits (for example, if your plan only covers two exams per plan year), these consults will count toward those limits. They also count toward the annual dollar maximum on your plan (this is the maximum dollar amount your plan will pay toward covered services in a plan year).

How to access Cigna Healthcare Dental Virtual Care.

If your dentist is unable to assist with your urgent dental care need, simply log on to your **myCigna.com[®]** account and follow the prompts to the virtual care portal.

- You **must** connect to the portal via your **myCigna.com** account in order to use the service without having to enter a payment method.
- Once you've entered the online portal, you will be directed to the Teledentix website to provide basic health information.
- After you complete the basic health information, you will enter a virtual waiting room where a dentist will connect with you in ten minutes or less.
- If any referrals or prescriptions are given, a Teledentix Virtual Assistant will help you find them in your online portal following the virtual consultation.

Frequently asked questions.

My dentist offers virtual visits and is in the Cigna Healthcare network. Can I use them at no cost if I need urgent care?

Yes! We recommend calling your dentist first, as many do provide virtual care.³

What if I already have an account with Teledentix? Can I use that and still have my costs waived?

In order to have your consult covered by your plan, you must link to Teledentix's site from your myCigna.com account. This identifies you as a Cigna Healthcare customer eligible for a consult.

Can my enrolled dependents use this service and are there limitations on the age of patients?

Your enrolled dependents may also use the service. All ages can be evaluated by the dentists, although those under the age of 18 will need to be "accompanied" by a parent or guardian.

Why do I have to create an account with Teledentix? Is it secure?

- In order to provide care, Teledentix needs some information about you, including basic health information, medications you take, allergies you have, etc. This will help the dentist make the most appropriate recommendations during your consult.
- Teledentix's site meets all federal requirements for protecting personal health information under the Health Insurance Portability and Accountability Act (HIPAA).

Can a Teldentix dentist prescribe medications if I need them?

Dentists can prescribe medications such as antibiotics and non-narcotic pain relievers. The dentist will send any required prescriptions to the pharmacy of your choice. **There may be costs associated with filling the prescription, depending on your medical or prescription plan.**⁴

Do I have to use the video chat function to talk with a dentist? Can they just talk to me on the phone instead?

They are unable to provide consultations by telephone, because the dentist needs to be able to see you and any visual symptoms of the problem you're having. Video chat is the only way a consult can be performed. It's convenient because it allows you to show the dentist things like a broken tooth, inflammation or other problems you're experiencing.



If you have questions, log on to myCigna to chat with a representative or call 1-800-Cigna24. You can also call the number on the back of your ID card.



1. Cigna Healthcare provides access to virtual care through national teledental care providers via myCigna.com as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers and is a requirement for this service. See your plan materials for the details of your specific Dental plan. This service is separate from coverage for virtual dental care obtained by your Dental plan's network and may not be available in all areas. A referral is not required for this service.
2. Dentists are unable to prescribe opioid or narcotic medications, and are subject to all laws in your residence state regarding the prescribing of medication.
3. Virtual consultations with Cigna Healthcare network dentists are subject to applicable frequency limits and annual plan maximums.
4. Prescription medications are not covered on Cigna Healthcare Dental plans. For information on out-of-pocket costs for prescribed drugs, please refer to your medical or pharmacy plan documents.

All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, see your plan documents. Teldentix is an independent company and is not affiliated with Cigna Healthcare. Providers are solely responsible for any treatment provided. Video chat may not be available in all areas. Services are separate from the Cigna Healthcare dental plan provider networks.

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HAVE YOUR DENTAL ID CARD HANDY?

With myCigna, the answer is always “yes.”



Big news: You never have to worry about misplacing your dental ID card. It's always right there on myCigna, whenever and wherever you need it.¹ You can even save your digital ID cards in your Apple Wallet.

Accessing your digital ID cards is easy.



Log in to **myCigna.com**[®]
or the **myCigna**[®] App



ID Cards

Click or tap “ID Cards”



View your card(s), as well as
any dependents' card(s)²



Email cards
directly to your dentist

Unlock the full value of your dental plan with myCigna.

From programs that help improve your health to tools that help you manage your health spending, there's so much you can do on **myCigna.com** and the **myCigna App**.³

- Find in-network dentists and filter for criteria, e.g., location, hours, languages, and more.
- Compare dentists using Brighter Score™. Each score is based on affordability, patient experience and professional history.⁴
- Review coverage details and track claims.
- Use the click-to-chat feature to connect with a live Cigna rep.
- See cost estimates for dental procedures.



Not registered on myCigna yet? It's quick and easy.

Visit **myCigna.com**[®] or scan the QR code to download the **myCigna App**[®] and register now.



1. The transition to digital ID cards does not apply to the following: all insured medical clients situated in Texas, New York, Florida and Colorado (ASO will be included); all medical clients situated in Minnesota regardless of funding type; all D-HMO plans situated in Texas; all D-HMO and D-PPO plans situated in Georgia and Minnesota; all vision plans situated in Georgia, Minnesota, and Texas. Clients with situs in Texas, North Carolina, New York, Tennessee, Colorado, Georgia and Florida will transition beginning with 7/1/2023 new and renewal effective dates unless prohibited by a state mandate.

2. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

3. Actual myCigna features may vary depending on your plan and customer profile.

4. Actual features may vary by dentist. These and other dentist directory features are for educational purposes only and should not be the sole basis for decision making. They are not a guarantee of the quality of care that will be provided to individual patients and you should consider all relevant factors when selecting a dentist.

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WHY VISIT THE DENTIST?

Regular dental visits and cleanings can help prevent costly services in the future.

Below, review some of the many reasons why professional dental care is important to oral and overall health.

- › **Detect cavities early:** Your dentist can examine your teeth for cavities (caries) to help find them while they're still minor and relatively inexpensive to treat.
- › **Detect gum disease early:** Many people with gum disease do not even realize they have it.
- › **Detect oral cancer early:** Your dentist can examine your mouth for any irregularities that may indicate oral cancer before it becomes advanced. This is especially important for individuals that smoke or chew tobacco.
- › **Check your teeth:** Your dentist can examine your teeth and existing fillings/crowns for surrounding decay or to determine whether any have become defective.
- › **Avoid/treat bad breath or dry mouth:** Your dentist may identify and treat oral conditions that may increase your risk for these problems.
- › **Review oral hygiene routines:** Your dentist and hygienist can help you establish and maintain good oral health habits at home.



Common, preventable conditions.
Your dentist can help you fight them.

Tooth decay

A wearing down of tooth enamel that occurs when plaque is not cleaned off of your teeth. Bacteria that live in the mouth already produce acids as a result. Over time, these acids can destroy tooth enamel, resulting in tooth decay.

Gum disease

Also called periodontal disease, a disease caused when bacteria builds up and begins to destroy the gum and bone that support your teeth.

Gingivitis

A milder form of gum disease that only affects the gums. But gingivitis may lead to more serious, destructive forms of gum disease called periodontitis.

Together, all the way.®



- **Protect your overall health:** Research shows potential associations between gum disease and overall health conditions, including heart disease and diabetes.*
- **Protect the oral health of your family:** Tooth decay is one of the most common chronic infectious diseases among U.S. children.
 - 42% of two to 11-year-old children have at least one cavity or filling**
 - 23% of two to 11-year-old children have untreated dental cavities**
 - 21% of six to 11-year-old children have cavities in their permanent teeth**



*Periodontal (Gum) Disease: Causes, Symptoms, and Treatments" NIH. July 2018 <<http://www.nidcr.nih.gov/oralhealth/Topics/GumDiseases/PeriodontalGumDisease.htm#howDoI>>

**National Institute of Dental and Craniofacial Research. (July 2018). Dental caries (tooth decay) in children (age 2 to 11). Retrieved from <http://www.nidcr.nih.gov/DataStatistics/FindDataByTopic/DentalCaries/DentalCariesChildren2to11.htm>

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Not all preventive care services are covered. For example, prescription drugs are generally not covered. Your plan's terms and conditions apply. For the coverage details of your specific dental plan, see your plan documents.

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A HEALTHY SMILE STARTS WITH YOUR GUMS

Prevent gum disease with some simple steps.

What is gum disease?

Gum disease, also called periodontal disease, is a bacterial infection of the gums and the bone around your teeth. It's caused by bacteria that can live on your teeth and in the spaces between your teeth and gums. If left untreated, gum disease can cause tooth loss, which can have a negative effect on your nutrition, speech, appearance and overall health. **But here's the good news: Gum disease is preventable and treatable.**

Recognizing the signs.¹

Like many diseases, the earlier you catch gum disease, the better chance you have of successfully treating it. Here are symptoms to look for that could indicate gum disease:

- › Bad breath that won't go away
- › Red or swollen gums
- › Tender or bleeding gums
- › Painful chewing
- › Loose teeth
- › Sensitive teeth
- › Receding gums or longer appearing teeth

Preventing gum disease.²

With regular dental checkups and by adopting good oral hygiene and healthy eating habits at home, you and your dentist can work together as a team to help reduce your risk of gum disease.

At the dentist's office:

Routine exams and cleanings may help catch a problem before you need expensive treatment. If you have good gum health, your dentist will probably suggest a routine teeth cleaning once or twice a year. This preventive care helps remove plaque, tartar and stains from your teeth.

At home:

- › Brush your teeth twice a day, for at least two minutes each time
- › Replace tooth brushes every 3 months
- › Floss at least once a day
- › Rinse your mouth with mouthwash containing fluoride (If you suffer from dry mouth, avoid mouthwashes that contain essential oils and/or alcohol)
- › Schedule regular visits to your dentist
- › Don't smoke or use tobacco products

Kids can get gum disease too.

Look for warning signs like:³

- › Bleeding or puffiness in the gums
- › Teeth that have receded from the gum line
- › Bad breath that won't go away

The most important preventive step is to establish good dental hygiene habits early. You can also:

- › Serve as a good role model by brushing and flossing daily.
- › Schedule regular dental visits
- › Check your child's mouth regularly.

Together, all the way.®



Treating gum disease.¹

If you show signs of gum disease, your dentist will likely recommend a deep cleaning (also known as scaling and root planing). A deep cleaning usually requires you to visit your dentist for a few appointments. Each appointment will focus on a different section of your mouth. Your dentist or hygienist may need to numb your mouth before the cleaning. And you may need medication afterwards to manage any pain and prevent infection. Ask your dentist if you have any questions about your cleaning.

Chew on this:

- › People with gum disease may be more likely to develop complications with heart disease or diabetes.¹
- › Women with gum disease may be more likely to deliver preterm, low birth weight babies.¹



1. American Academy of Periodontology. "Gum Disease Symptoms". Accessed February 2018. <<https://www.perio.org/consumer/gum-disease-symptoms.htm>>

2. American Academy of Periodontology. "Preventing Periodontal Disease". Accessed February 2018. <<https://www.perio.org/consumer/prevent-gum-disease>>

3. American Academy of Periodontology. "Gum Disease in Children". Accessed February 2018. <<https://www.perio.org/consumer/gum-disease-and-children>>

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QUESTIONS? WE'VE GOT HELPFUL ANSWERS.

What you need to know about Cigna Vision.



How do I use my vision benefit?

1. Locate a provider of your choice by visiting the provider locator on **myCigna.com**®.
2. Schedule an appointment. Many of our providers also offer walk-in appointments.
3. When you arrive, present your ID card or simply provide your name and date of birth.
4. An in-network provider will file claims on your behalf. If you use an out-of-network provider, you will need to submit a claim form and itemized receipt to get reimbursed for charges that are covered under your plan.

Can I schedule an appointment online?

Yes. The appointment scheduling tool is available through the provider locator. Just go to **myCigna.com**, enter your zip code, select “Find a Provider” and then select “Schedule an Eye Exam Online.”*

Will I be able to choose any eyewear product?

Yes. You can apply your vision benefit toward any available frame or brand of contact lens that fits your vision needs and lifestyle.

Do I have access to any additional discounts?

Yes. Your vision plan also includes savings above and beyond the benefit, such as 40% off additional complete pairs of prescription eyeglasses and 20% off nonprescription sunglasses at participating in-network eye doctors.**



Questions about Cigna Vision?

Go to **myCigna.com** or call **888.353.2653**.



* Online scheduling available with select providers.

** Discounts only available at participating in-network providers. Does not apply to discount plans.

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TOP REASONS TO CHOOSE CIGNA VISION.

See for yourself.



Healthy vision is so important to your overall health. That's why Cigna Vision provides you benefits that offer convenience, choice and savings – so that it's easy for you to take care of your eyes. Here are just a few of the top reasons to enroll:

1. The network you want

Every doctor in our vision network is carefully selected to ensure you have the flexibility to choose the right provider for your needs. This includes independent, national retail and regional retail providers, such as **LensCrafters®**, **Pearle Vision®** and **Target Optical®**. Plus, we offer in-network options with online providers that include **LensCrafters.com®**, **Ray-Ban.com®**, **Glasses.com®**, **TargetOptical.com®** and **contactsdirect.com®**.

2. A more convenient experience

myCigna.com® gives you 24/7 access to your Cigna Vision plan. Once logged in you can view benefit details, claims, provider locations, schedule appointments¹ and more. And, since many providers offer extended evening and weekend hours, you can get care when it works for you.

3. Choices that fit your style

Choose nearly any frame, lens or contact lens – including frames from popular designer brands such as Armani, Coach, Ray-Ban, DKNY and more.²

4. Serious savings

Cigna Vision offers an average savings of 55% on exams and 45% on glasses and contacts.³ You'll also get up to 40% off additional pairs of glasses. Plus a 20% discount on non-prescription sunglasses.⁴

5. Answers when you need them

You'll have access to top-rated and award-winning customer service.⁵



Questions about Cigna Vision?

Reach out to your HR representative today.



1. Online scheduling available with select providers.

2. All brands may not be available at all provider locations.

3. Based on 2021 paid PPO vision claim data for Cigna Vision. Subject to change.

4. Discounts only available at participating in-network providers. Does not apply to discount plans.

5. Purdue University Benchmark Portal independent assessment of call centers nationwide, 2020. <https://resources.benchmarkportal.com/contact-center-articles/2020-top-contact-centers-contest-winners>

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Summary of Benefits Cigna Health and Life Insurance Company



Cigna Vision Southwest Health Benefits Fund C1 - Standard PPO Comprehensive Plan

Welcome to Cigna Vision Schedule of Vision Coverage			
Coverage	In-Network Benefit***	Out-of-Network Benefit	Frequency Period **
Exam Copay	\$10	N/A	12 months
Exam Allowance (once per frequency period)	Covered 100% after Copay	Up to \$45	12 months
Materials Copay	\$15	N/A	12 months
Eyeglass Lenses Allowances: (one pair per frequency period)			
Single Vision	Covered 100% after Copay	Up to \$40	12 months
Lined Bifocal	Covered 100% after Copay	Up to \$65	12 months
Lined Trifocal	Covered 100% after Copay	Up to \$75	12 months
Progressives	Covered 100% after Copay	Up to \$75	12 months
Lenticular	Covered 100% after Copay	Up to \$100	12 months
Contact Lenses Allowances: (one pair or single purchase per frequency period)			
Elective	\$130	Up to \$105	12 months
Therapeutic	Covered 100%	Up to \$210	12 months
Frame Retail Allowance (one per frequency period)	Up to \$130	Up to \$71	24 months
** Your Frequency Period begins on January 1 (Calendar year basis)			
Definitions: Copay: the amount you pay towards your exam and/or materials, lenses and/or frames. (Note: copays do not apply to contact lenses). 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. Materials: eyeglass lenses, frames, and/or contact lenses.			
<ul style="list-style-type: none"> 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***: <ul style="list-style-type: none"> One vision and eye health evaluation including but not limited to eye health examination, dilation, refraction, and prescription for glasses; One pair of standard prescription plastic or glass lenses, all ranges of prescriptions (powers and prisms) <ul style="list-style-type: none"> Polycarbonate lenses for children under 19 years of age Oversize lenses Rose #1 and #2 solid tints Minimum 20% savings* on all additional lens enhancements you choose for your lenses, including but not limited to: scratch/ultraviolet/anti-reflective coatings; polycarbonate (adults); all tints/photochromic (glass or plastic); and lens styles. 			



- One frame for prescription lenses – frame of choice covered up to retail plan allowance, plus a 20% savings on amount that exceeds frame allowance;
- One pair of contact lenses or a single purchase of a supply of contact lenses – in lieu of lenses and frame benefit, (may not receive contact lenses and frames in same benefit year). Allowance applied towards cost of supplemental contact lens professional services (including the fitting and evaluation) and contact lens materials

* Provider participation is 100% voluntary; please check with your Eye Care Professional for any offered discounts.

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

Coverage for **Therapeutic** contact lenses will be provided when visual acuity cannot be corrected to 20/70 in the better eye with eyeglasses and the fitting of the contact lenses would obtain this level of visual acuity; and in certain cases of anisometropia, keratoconus, or aphakia; as determined and documented by your Vision eye care professional. Contact lenses fitted for other therapeutic purposes or the narrowing of visual fields due to high minus or plus correction will be covered in accordance with the Elective contact lens coverage shown on the Schedule of Benefits.

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 the Service or Materials
- 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
- Magnification or low vision aids not shown as covered in the Schedule of Vision Coverage
- Any non-prescription (minimum Rx required) eyeglasses, includes frame, lenses, or contact lenses
- Spectacle lens treatments, "add-ons", or lens coatings not shown as covered in the Schedule of Vision Coverage
- Prescription sunglasses
- Two pair of glasses, in lieu of bifocals or trifocals
- Safety glasses or lenses required for employment not shown as covered in the Schedule of Vision Coverage
- VDT (video display terminal)/computer eyeglass benefit
- Claims submitted and received in excess of twelve (12) months from the original Date of Service

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 on Cigna Vision Directory, under Additional Resources.
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.

DISCRIMINATION IS AGAINST THE LAW

Vision coverage

Cigna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Cigna does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Cigna:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact customer service at the toll-free number shown on your ID card, and ask a Customer Service Associate for assistance.

If you believe that Cigna has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by sending an email to ACAGrievance@Cigna.com or by writing to the following address:

Cigna
Nondiscrimination Complaint Coordinator
PO Box 188016
Chattanooga, TN 37422

If you need assistance filing a written grievance, please call the number on the back of your ID card or send an email to ACAGrievance@Cigna.com. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, DC 20201
1.800.368.1019, 800.537.7697 (TDD)
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and Connecticut General Life Insurance Company. The Cigna name, logos, and other Cigna marks are owned by Cigna Intellectual Property, Inc. ATTENTION: If you speak languages other than English, language assistance services, free of charge are available to you. Call 1.877.478.7557 (TTY: 800.428.4833). ATENCIÓN: Si usted habla un idioma que no sea inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.877.478.7557 (TTY: 800.428.4833).

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Proficiency of Language Assistance Services

English – ATTENTION: Language assistance services, free of charge, are available to you. Call 1.877.478.7557 (TTY: 800.428.4833).

Spanish – ATENCIÓN: Hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1.877.478.7557 (TTY: 800.428.4833).

Chinese – 注意：我們可為您免費提供語言協助服務。請致電 1.877.478.7557（聽障專線：800.428.4833）。

Vietnamese – XIN LƯU Ý: Quý vị được cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi 1.877.478.7557 (TTY: 800.428.4833).

Korean – 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1.877.478.7557 (TTY: 800.428.4833)번으로 전화해주시오.

Tagalog – PAUNAWA: Makakakuha ka ng mga serbisyo sa tulong sa wika nang libre. Tumawag sa 1.877.478.7557 (TTY: 800.428.4833).

Russian – ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1.877.478.7557 (линия ТТУ телетайп: 800.428.4833).

Arabic – ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1.877.478.7557 (رقم هاتف الصم والبكم: 800.428.4833).

French Creole – ATANSYON: Gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1.877.478.7557 (TTY: 800.428.4833).

French – ATTENTION: Des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le 1.877.478.7557 (ATS: 800.428.4833).

Portuguese – ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue 1.877.478.7557 (TTY: 800.428.4833).

Polish – UWAGA: Możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1 877 478 7557 (TTY: 800.428.4833).

Japanese – 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1.877.478.7557 (TTY: 800.428.4833) まで、お電話にてご連絡ください。

Italian – ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1.877.478.7557 (TTY: 800.428.4833).

German – ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1.877.478.7557 (TTY: 800.428.4833).

Persian (Farsi) – توجه: خدمات کمک زبانی، به صورت رایگان به شما ارائه می شود. با شماره 1.877.478.7557 تماس بگیرید (شماره تلفن ویژه ناشنوايان: 800.428.4833).

