



# WHY OFFER CIGNA VISION?

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 a large network of routine vision care professionals in the nation.

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, busy employees can 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.

- › 69,739 total eye care professionals<sup>1</sup>
  - 61,078 optometrists
  - 8,661 ophthalmologists
- › 24,787 full-service locations nationwide<sup>1</sup>
  - 21,760 private practices
  - 3,027 national and regional retail opticals
- › We offer a 90% accessibility standard: 2:10 urban/suburban and 1:15 rural<sup>2</sup>
- › 90% of our customers visit in-network eye care professionals,<sup>3</sup> reducing claims costs
- › Cigna has integrated all private practice Cigna Vision Network eye care professionals into our medical networks, ensuring continuity of care for customers

with routine and medical eye care needs (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 enjoy access to savings for additional vision-related purchases when they visit a participating eye care professional<sup>4</sup>

## 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, referring to an ophthalmologist and/or primary care doctor when appropriate.

**Together, all the way.<sup>SM</sup>**



Offered by: Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company.

## Did you know?

- › Refractive errors are the most expensive eye or vision conditions in the United States.<sup>5</sup>
- › Vision problems affect 10% of preschoolers and 25% of school-age children.<sup>6</sup>
- › Retinopathy, damage to your retina, is detectable with a routine eye exam and can have an effect on vision before any change in vision.<sup>7</sup>

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

it's all inside:



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## 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 eyes; (c) experimental or nonconventional treatment or devices; (d) any eye examination or corrective eyewear required by an employer as a condition of employment. Depending on your vision plan design, the following also may not be covered: (a) magnification or low vision aids; (b) nonprescription eyeglasses, lenses, or contact lenses; (c) spectacle lens treatments, "add-ons" or lens coatings (d) prescription sunglasses; (e) two pair of glasses, in lieu of bifocals or trifocals; and (f) safety glasses or lenses required for employment. 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. As of 09/30/2014. Subject to change.
2. Internal Cigna data based on Cigna Vision Network eye care professionals. 90% accessibility refers to standard vision performance guarantees. Actual numbers may vary. (2:10 = 100%; 1:15 = 95.7% as of Q3 2014)
3. Based on 2013 paid PPO claim data for Cigna Vision. Actual savings will vary depending on plan design, geographic distribution and utilization patterns.
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. The Economic Burden of Vision Loss and Eye Disorders in the United States. Presented to Prevent Blindness America on June 11, 2013 by John Wittenborn and David Rein.
6. American Public Health Association, November, 2013.
7. American Diabetes Association, Eye Complications, 11/2013.



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, contact your Cigna representative.

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