Understanding the differences between Vision Screening, Routine Vision and Medical Eye Care

Understanding the importance of vision benefits is just as important as understanding the different types of eye and vision care coverage. Do you think “Vision Screening” and “Routine Vision” are the same thing? And what about “Medical Eye Care?” This flyer clearly explains the differences between the three very different types of coverage so you can make the right decision for your vision care needs.

You can take full advantage of all three types of coverage. A routine annual/bi-annual vision exam can identify eye conditions and diseases early. A routine annual vision exam can identify eye conditions and diseases early and we all know that early detection and treatment of disease is critical to achieving optimal health.

<table>
<thead>
<tr>
<th>Vision Screening (Included in your Preventive Care services)</th>
<th>Routine Vision Services (Available through Cigna VSP)</th>
<th>Medical Eye Care (Included in your health benefits)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Typically your Primary Care Physician would provide these services</td>
<td>Look for Providers through the Cigna VSP Network <a href="https://www.cigna.vsp.com">https://www.cigna.vsp.com</a></td>
<td>Please visit the Cigna medical provider directory for participating Optometrists / Ophthalmologists <a href="https://www.cigna.com">https://www.cigna.com</a></td>
</tr>
<tr>
<td>Vision screening is a brief evaluation (such as with a Snellen – or “big E” – chart) and can be performed by a primary care doctor as part of a regular physical. A vision screening does NOT diagnose or correct vision or eye health issues. This is NOT the same as a routine or comprehensive vision and/or eye examination.</td>
<td>Routine vision care is the examination of the eyes, with or without dilation, to determine the health of the eyes and related structures, visual acuity, and determination of the patient’s refractive state, prescribing corrective lenses if necessary. In simple terms, eye care professionals, Optometrists or Ophthalmologists, who have specialized diagnostic equipment, check vision, screen for disease, and update prescriptions for eyewear. Routine vision care coverage includes a comprehensive eye exam. Depending on plan design, it may also provide coverage for hardware (frames, lenses and contact lenses). In some cases, a routine vision exam can transition to a medical eye exam if during the course of the examination the eye care professional discovers a condition that requires additional testing or a special diagnostic procedure.</td>
<td>Medical eye care is the examination, treatment and management of an eye condition or disease, such as cataracts, glaucoma, diabetic retinopathy, macular degeneration, infections, eye pain or injury. Individuals with confirmed and/or suspected medical eye diseases receive covered benefits for the management and treatments of these diseases within their medical coverage.</td>
</tr>
</tbody>
</table>

**PLEASE NOTE** - your doctor may be contracted with Cigna Medical and not with Cigna VSP. It is very important to confirm prior to seeking services. Instructions to confirm your provider is in the Cigna VSP network is found on the next page.
Three Easy Steps to Navigating Your Vision Care

We’re making it easier to find the right eye care professional and get the information you need if you have to submit your claim.

1. **ACCESS to a list of CIGNA's VSP eye care professionals.**

To access a list of Cigna's eye care professionals simply log in to mycigna.com, choose "Review My Coverage," then choose "View Detail," and finally choose the "Find a Vision Provider" tab.

2. **CHOOSE your doctor.**

Remember to check if your doctor is in- or out-of-network before you make your appointment. Out-of-network visits usually have out-of-pocket expenses at the time of your visit, which will require you to file a claim to get reimbursed.

3. **FILE your out-of-network claims**

Should you need to see an out-of-network provider for either a routine vision service or a medical eye care appointment follow these steps to get your vision claim processed correctly:

- **USE THE RIGHT FORM.** Vision claim forms are *not* the same as medical claim forms. Download the vision claim form online from the vision coverage page or the Forms section located in the top right corner of the at mycigna.com home page.

- **FOLLOW THE DIRECTIONS.** Following the instructions on the form will make the difference in getting reimbursement faster.

- **MAIL IT TO THE RIGHT ADDRESS.** Make sure your out-of-network vision claim form is sent to our vision (not medical) claims department:

  Cigna Vision Claims Dept.
  P.O. Box 997561
  Sacramento, CA 95899-7561

Need a backup plan? Need help navigating our websites, finding an eye care professional or submitting your out-of-network vision claim form? Call our Vision Customer Service at 1.877.478.7557

**Vision Benefit Summary**

<table>
<thead>
<tr>
<th>Plan</th>
<th>Eye Exams</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Open Access Plan 1</strong></td>
<td>In Full</td>
<td>$50 allowance</td>
<td>Plan pays 70% of cost</td>
</tr>
<tr>
<td><strong>Open Access Plan 2</strong></td>
<td>In Full</td>
<td>$50 allowance</td>
<td>Plan pays 70% of cost</td>
</tr>
<tr>
<td><strong>High Deductible Health</strong></td>
<td>In Full</td>
<td>$50 allowance</td>
<td>100% of reasonable and customary</td>
</tr>
</tbody>
</table>

**HealthCare Reform Requirements:**

- Children under 19 no cost for frames, lenses, contacts
- For all customers, once your out of pocket is met all frames, lenses, contacts are paid at 100%