

Cigna Vision Plan exclusions and limitations

Standard benefits exclude (by way of example, but not limited to):

- 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 Reasonable 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.
- Any non-prescription eyeglasses, lenses, or contact lenses.
- Spectacle lens treatments, "add ons", or lens coatings not shown as covered in the Summary of Benefits.
- Prescription sunglasses.
- Two pair of glasses, in lieu of bifocals or trifocals.
- Safety glasses or lenses required for employment.
- VDT (video display terminal)/computer eyeglass benefit.
- Claims submitted and received in-excess of twelve-(12) months from the original Date of Service.

Services started prior to your plan becoming effective may not be covered.

Benefits are underwritten or administered by the Cigna Health and Life Insurance Company.