Catholic Volunteer Network Health Insurance Plan
Cigna Dental/Vision Plan 1 (Group #3338030)
September 1, 2015 – August 31, 2016

***Dental Plan 1** - Deductible and Benefit Maximum*		
	DPPO Advantage or DPPO Dentist	**Out-of-Network***
Deductible	$25 per benefit year**	
Benefit Maximum (Dental)	$1,000 per benefit year**	
***Plan 1 - Type I Benefits** - Diagnostic and Preventive Services*		
Benefit	100% (no deductible)	
Covered Services	Routine Exam (2 per calendar year) Cleaning (2 per calendar year) Routine X-rays (2 per calendar year) Full Mouth/Panoramic X-rays (1 per 3 year period)	
***Plan 1 - Type II Benefits** - Basic Services*		
Benefit	70% after deductible	50% after deductible
Covered Services	Fillings Endodontics/Root Canal Therapy Periodontics (major and minor) Simple and Surgical Extractions Stainless Steel Crowns	
Vision Benefit***		
Exam **Lenses / Contacts / Frames**	$100 Allowance (all vision expenses combined, per Plan Year)	
Plan 1 – Dental/Vision Rate	***$13.60 per member per month***	

* Using an Out-of-Network dentist may result in higher out-of-pocket expenses for you. Cigna has negotiated discounts on services provided by contracted (network) dentists. Those providers are required to "write off" any difference in their normal charges for a service and the negotiated fee. Non-contracted, or non-network dentists are under no such obligation and are free to bill the member for any amounts exceeding the negotiated fee.
** Deductible and benefit maximum reset on September 1st
***No vision provider network. Member may use any vision provider.

Please note: Cigna processes dental/vision insurance claims and provides customer service. ID cards for the dental/vision plan are produced by Ascension/Summit.

Important Information about Your Dental/Vision Benefits

- **Customer Service** at Cigna is available to answer questions from members or providers regarding benefits and claim status.
  Dental Phone: 1-800-244-6224 *Vision Phone*: 1-877-478-7557
- **Plan info**, including forms, contacts and online claim status can be accessed at www.mycigna.com.
- **You will save money and stretch your dental benefit dollars** by using a Cigna DPPO Advantage or DPPO network provider when available.
- **Dental Provider look up** is available on the Cigna website at http://hcpdirectory.cigna.com/web/public/providers.
- **Claims** can be submitted by the provider or the member using a universal claim form.
- **Claims should be submitted to Cigna** at:

  Address: Catholic Volunteer Network Claims
  Cigna – Dental/Vision Claims
  PO Box 182223
  Chattanooga, TN 37422-7223
- **A pretreatment estimate** can be requested by asking your provider to submit the proposed services to be billed prior to receiving the service. Pretreatment estimates are sent to the claims address.
- **Vision Benefits** are on a reimbursement basis. A claim form must be submitted with an itemized receipt. Exam and/or hardware (glasses, contacts) are eligible for a combined maximum of $100 per plan year.