



Catholic Volunteer Network Health Insurance Plan

CIGNA Dental/Vision Plan 1
September 1, 2018 – August 31, 2019

Group Number: 2499525



<i>Dental Plan 1 — Deductible and Benefit Maximum</i>		
	DPPO Advantage or DPPO Dentist	Out-of-Network*
Deductible	\$25 per benefit year** <i>Deductible applies to all services before benefits are paid.</i>	
Benefit Maximum (Dental)	\$1,000 per benefit year**	
<i>Plan 1 — Type I Benefits — Diagnostic and Preventive Services</i>		
Benefit	100% after 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)	
<i>Plan 1 — Type II Benefits — Basic Services</i>		
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	
<i>Vision Benefit***</i>		
Exam	Covered in full	
Lenses / Contacts / Frames	\$100 allowance per plan year	
Plan 1 — Dental/Vision Rate	\$23.44 per volunteer 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 Relation.

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:**

Dental Claims

Catholic Volunteer Network Claims
 Cigna – Dental Claims
 PO Box 188037
 Chattanooga, TN 37422-8037

Vision Claims

Catholic Volunteer Network Claims
 Cigna – Vision Claims
 PO Box 385018
 Birmingham, AL 35238-5018

- **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.