Catholic Volunteer Network Health Insurance Plan

CIGNA Dental/Vision Plan 2

September 1, 2018 – August 31, 2019

Group Number: 2499525

Dental Plan 2 — Deductible and Benefit Maximum		
	DPPO Dentist	**Out-of-Network***
Deductible	$25 per benefit year** *Deductible applies to all services before benefits are paid.*	
Benefit Maximum (Dental)	$1,000 per benefit year**	
Plan 2 — Type I Benefits — Diagnostic and Preventive Services		
Benefit **Covered Services**	100% after deductible 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 2 — Type II Benefits — Basic Services		
Benefit **Covered Services**	50% after deductible Fillings Endodontics/Root Canal Therapy Periodontics (major and minor) Simple and Surgical Extractions Stainless Steel Crowns	50% after deductible
Vision Benefit***		
Exam	Covered in full	
Lenses / Contacts / Frames	$100 allowance per plan year	
Plan 2 — Dental/Vision Rate	***$26.36 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 Cigna DPPO dentists. DPPO providers are required to "write off" any difference in their normal charges for a service and the negotiated fee. Benefits paid for out-of-network dentists, are based on Cigna's Maximum Allowable Charge which is set at the 90th percentile of what is charged by dentists in their area. Out-of-network dentists are free to bill the member for any amounts exceeding the Maximum Allowable Charge.
**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.