



Cigna Health and Life Insurance Company
Cigna Vision West Virginia Network Access Plan

I. Introduction

The following information constitutes the Cigna Health and Life Insurance Company (“CHLIC”), Cigna Vision West Virginia Network Access Plan (“Access Plan”), for the Cigna Vision product. This Access Plan contains information regarding the accessibility and availability of the Cigna Vision network of participating providers, as well as information on the quality and type of services available to Cigna Vision customers. Routine vision care coverage includes a comprehensive eye exam and depending on plan design, may provide coverage for hardware (frame, lenses and contact lenses). Except for any information specified as confidential, information contained in this Access Plan shall be available for inspection at Cigna Vision’s administrative offices in Sunrise, Florida, and shall be made available to any interested party upon request.

II. Primary Providers (Non-Medical)

Through its Network Management Department and Quality Management program, Cigna Vision monitors the provider network to ensure customers have access to a sufficient number of licensed optometrists and ophthalmologists in their areas for non-medical routine vision services. Cigna Vision’s national standard with respect to customer accessibility is 2 network optometrists or ophthalmologists within 10 miles for urban and suburban and 1 within 15 miles for rural; 90% accessibility is standard.

The network is monitored on a regular basis to determine if additional providers are needed. Cigna Vision also monitors the network through customer satisfaction surveys and evaluation of complaint and grievance data.

In addition, Cigna Vision's national standard with respect to appointment wait time for network optometrists and ophthalmologists is 30 calendar days for routine (non-urgent) appointments and 48 hours for urgent appointments.

A. Network Adequacy Issues

If a network adequacy issue exists, Cigna Vision will provide benefits for the customer to receive covered services at an out-of-network location at no additional charge to the customer. The customer must contact Cigna Vision customer service to discuss the need for out-of-network services. If a network adequacy issue is confirmed Cigna will approve services at an out-of-network location. The customer will need to submit the claim for reimbursement at the in-network level. If the claim has already been processed an adjustment will be made to reimburse the member at the in-network level.

B. Telehealth

Cigna's Routine Vision product offers non-medical routine vision services only. For this specific service, the customer must be present, where the diagnostic equipment is, with a train



technician and/or eye care professional on-site, or tech on-site with the eye doctor viewing remotely. There currently isn't a FDA approved, "on-line" comprehensive eye exam services available.

III. Network Criteria

Cigna develops our Cigna Vision network expansion plans annually after carefully assessing and reviewing client and geographic market needs. We use a variety of resources including Geographic Access Reports and input from our market teams. All eye care professionals participating in the Cigna Vision Network undergo a review of their qualifications in accordance with Cigna's credentialing requirements, including education and training, licensure status, current professional liability insurance and malpractice history.

IV. Comprehensive Listing of Participating Providers

Cigna Vision ensures that plan customers have instant access to an updated list of participating providers in a variety of ways.

A. List of Participating Providers

Every Cigna Vision customer has access to the Cigna Vision Provider Directory through Cigna's website, www.cigna.com and www.mycigna.com. The online directory is updated weekly. Customers may search by location, provider name, gender and/or language(s) spoken. In addition, the customer can receive a printed version of the Cigna Vision directory upon request by calling Cigna Vision Customer Services at 1-877-478-7557. The printed directory will be provided within five business days of the request. The print directory is updated quarterly.

B. Provider Locator Service

Cigna Vision provides 24 hour, toll-free access to its Vision Office Locator Service. This telephone service allows customers to identify participating providers in their area simply by entering a zip code.

C. Customer Service

Customers may contact Cigna Vision Customer Services at 1-877-478-7557 to request an updated Vision Directory or to obtain further information on their Cigna Vision benefits.

V. Referrals

Providers will refer customers to their primary care physician, appropriate doctor or hospital emergency room if medically indicated. No other referral process applies to the Cigna Vision product.

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VI. Ongoing Monitoring

Cigna Vision has established an extensive Quality Management Program to help ensure that the routine eye care needs for Cigna Vision customers are consistently and sufficiently met. One of the primary focuses of the Quality Management Program is to monitor the accessibility and availability of the Cigna Vision provider network on a regular basis. Measures, including but not limited to those listed below, are monitored and the results are measured against established targets and reported to the National Quality Management Committee on a quarterly basis.

1. Results of geographic access reports
2. Member satisfaction

VII. Needs of Special Populations

Cigna Vision has developed various communications and services that are designed to address the special needs of covered persons with limited English proficiency or literacy, diverse cultural and ethnic backgrounds, physical disabilities, mental disabilities, or chronic or complex medical conditions. The following describes Cigna Vision's efforts:

A. Telephone Calls

Cigna Vision's Customer Services staff includes bilingual representatives that are fluent in various languages. In addition, Cigna Vision customers have access to language interpreter services at no cost. Cigna also communicates with personal representatives when needed to assist customers.

B. Marketing and Advertising Materials

The Cigna Vision Marketing Department provides enrollment forms, provider directories, benefit summaries, and various other marketing and advertising materials. Some of these materials are available in large print, brail, Spanish and other languages as appropriate or required.

C. Customer with Physical or Mental Disabilities

For the hearing impaired, the Cigna Vision Certificate of Coverage contains information regarding the availability of local TTY relay service for assistance in contacting Cigna Vision Customer Services. Additionally, network providers are contractually obligated to observe, protect and promote the rights of plan customers as patients. Network provider offices are required to be handicap accessible. Discrimination in the treatment of any plan customer because of race, color, creed, ancestry, ethnicity, national origin, gender, age, genetic information, religion, marital status, sexual orientation, health status, medical condition, medical history, physical or mental or other disability is contractually prohibited. In addition, Cigna contracted providers must comply with the federal Americans with Disabilities Act of 1990 and Section 504 of the Rehabilitation Act of 1973.



VIII. Communication with Customers

A. Appeal & Grievance Procedures

Cigna Vision's grievance and appeals process is compliant with State and Federal law and is outlined in the customer Certificate of Coverage. Members can submit any grievances or appeals in writing to Cigna Vision, Complaint & Grievance Unit, P.O. Box 997100 or verbally by calling Cigna Vision at 1.877.478.7557.

B. Extent to which Preventive and Specialty Services are Available

The Cigna Vision coverage includes a comprehensive eye exam and depending on plan design, may provide coverage for hardware (frame, lenses and contact lenses). The Customer's Evidence of Coverage includes the services offered by the plan. The only providers that are in the Cigna Vision network are optometrists and ophthalmologists.

C. Process for Choosing and Changing Providers

Providers are not assigned and customers are able to visit any optometrist or ophthalmologist in the Cigna Vision network. A customer should contact a Cigna Vision provider and make an appointment when they want to receive services. The member should identify themselves as a Cigna Vision customer to ensure the provider has the opportunity to verify eligibility with Cigna Vision.

D. Process for Providing and Approving Urgent and Emergency Care

Customers may seek care from any Cigna Vision network provider and no prior authorization is required for obtaining urgent and emergent services. Since the Cigna Vision product provides coverage for non-medical service only, emergency is typically not applicable.

All Cigna Vision contracted provider contracts require 24 hour telephone access and the scheduling of urgent appointments within 48 hours. Cigna Vision contracts with optometrists and ophthalmologists only, care from other specialties is not covered.

E. Process for Updating Provider Directories

Customers have the ability to notify Cigna Vision of online provider directory discrepancies by clicking the "Report Inaccuracy" link on the online directory. Customers may also notify Cigna Vision of any online inaccuracies by calling at 1-877-478-7557 or by sending an email to directory@cignavision.com.

Provider directories are audited no less than three times a year and at least fifty percent of all practice locations are contacted. All practice locations are audited at least once every eighteen months to ensure the accuracy of the data elements in the provider directory. Audit documentation is retained in accordance with applicable federal and state requirements.

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IX. Coordination Activities & Continuity of Care

Coordination and continuity of care is not applicable to the Cigna Vision product.

A. Provider Contract Termination

Cigna Vision network providers will continue to provide customers with covered services currently in process until completed.

B. Plan Insolvency or Other Inability to Continue Operations

Cigna is a well-established, national provider of life and health insurance products. In the unlikely event that Cigna should ever become insolvent or otherwise be unable to continue operations, it would ensure, through its affiliates, that policy holders and customers received uninterrupted Vision benefit coverage through the end of the policy holder's contract period, until such time as Cigna could restore its financial condition. Cigna Vision would ensure that groups and customers received advanced written notice of any anticipated change to Cigna Vision's business operations.

X. Quality Assurance Standards

As outlined in this document, Cigna Vision has established an extensive Quality Management Program to allow Cigna Vision to identify, evaluate and remedy potential problems relating to access and quality of care. Network Adequacy, member and provider stratification, member grievances and appeals are reviewed in the National Quality Management Committee on a quarterly basis. In addition, all eye care professionals participating in the Cigna Vision Network undergo a review of their qualifications in accordance with Cigna's credentialing requirements, including education and training, licensure status, current professional liability insurance and malpractice history.

XI. Methods for Evaluating Consumer Satisfaction with Services Provided

Customer satisfaction is assessed through evaluation of customer surveys, and customer complaint and grievance information. Customer satisfaction surveys are regularly conducted in order to measure Cigna Vision's performance and to assess customer satisfaction with plan services. Customer complaint and grievance information is trended to identify potential opportunities for improvement. The results are assessed, and action plans are developed for those areas where opportunities for improvement have been identified.

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Exhibit A – Provider Type by County

County Name	Provider Type Available
Barbour	No Providers
Berkeley	Optometrist
Boone	Optometrist
Braxton	Optometrist
Brooke	Optometrist
Cabell	Optometrist
Calhoun	Optometrist
Clay	No Providers
Doddridge	No Providers
Fayette	Optometrist, Ophthalmologist
Gilmer	Optometrist
Grant	Optometrist
Greenbrier	Optometrist
Hampshire	No Providers
Hancock	Optometrist
Hardy	Optometrist
Harrison	Optometrist
Jackson	Optometrist, Ophthalmologist
Jefferson	Optometrist
Kanawha	Optometrist, Ophthalmologist
Lewis	No Providers
Lincoln	No Providers
Logan	Optometrist
Marion	Optometrist
Marshall	Optometrist
Mason	Optometrist
McDowell	No Providers
Mercer	Optometrist, Ophthalmologist
Mineral	Optometrist
Mingo	Optometrist
Monongalia	Optometrist
Monroe	No Providers
Morgan	No Providers
Nicholas	No Providers
Ohio	Optometrist
Pendleton	No Providers
Pleasants	Optometrist
Pocahontas	No Providers

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County Name	Provider Type Available
Preston	No Providers
Putnam	Optometrist
Raleigh	Optometrist, Ophthalmologist
Randolph	Optometrist
Ritchie	Optometrist
Roane	Optometrist
Summers	No Providers
Taylor	Optometrist
Tucker	No Providers
Tyler	Optometrist
Upshur	Optometrist
Wayne	Optometrist
Webster	No Providers
Wetzel	Optometrist
Wirt	No Providers
Wood	Optometrist
Wyoming	Optometrist

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