University of New England

**EFFECTIVE DATE:** 

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### **Important Notices**

Notice Regarding Provider Directories and Provider Networks - Vision

**Notice - Participating Provider Benefits** 

**Notice – Emergency Services** 

Discrimination is Against the Law



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! "			Eligibility for Dependent Insurance
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## **Eligibility - Effective Date**

### **Employee Insurance**



#### **Dependent Insurance**

Effective Date of Dependent Insurance

Late Entrant – Dependent

**Exception for Newborns** 

**Exception for Newborn Grandchildren** 





### **Cigna Vision**

The Schedule

For You and Your Dependents

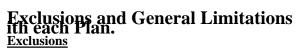
Copayments

Examinations

Lenses & Frames

\*Note:





Additional coverage limitations determined by plan or provider type are shown in the Schedule. Payment for the following is specifically excluded from this plan:

**General Limitations** 

**Coordination of Benefits** 

**Definitions** 

Plan

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**Claim Determination Period** 

**Reasonable Cash Value** 

**Order of Benefit Determination Rules** 

Effect on the Benefits of This Plan

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Effect on the Benefits of This Plan



A. Coverage elections

**B.** Change of status

**Payment of Benefits** 

- C. Court order
- D. Medicare or Medicaid eligibility/entitlement

Effect of Section 125 Tax Regulations on This Plan

E. Change in cost of coverage





Uniformed Services Employment and Re-Employment Rights Act of 1994 (USERRA)

**Continuation of Coverage** 

Reinstatement of Benefits (applicable to all coverages)

<u>myCigna.com</u>



#### When is COBRA Continuation Available?

**Disability Extension** 

Who is Entitled to COBRA Continuation?

**Secondary Qualifying Events** 



#### Grace periods for subsequent payments

You Must Give Notice of Certain Qualifying Events

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**Plan Trustees** 

Plan Type

**Collective Bargaining Agreements** 

**Discretionary Authority** 

Plan Modification, Amendment and Termination





Appeal to the State of Maine

**Independent Review Procedure** 

Notice of Benefit Determination on Appeal





#### Optometrist

**Other Health Professional** 

Medicare

Ophthalmologist

Sickness – For Medical Insurance

Optician