

Cigna Quick Reference Chart



Not sure who to bill for what?

We know that the many different Cigna plans can be confusing. This handy chart outlines the differences to help you.

	Plan	VSP® Network	ID Card	Plan Description	Coverage	Billing	Questions				
Cigna Vision	Choice, Choice Exam Plus, Choice Exam Plus with Allowances, Choice Access Indemnity	Choice	Most members will have a Cigna Vision ID card.	All Cigna PPO and OAP plans, or dental plans with Cigna routine vision coverage, are administered by VSP through Cigna Vision—a private-label plan. Please refer to the coverage as Cigna Vision. Members do not know that VSP administers this plan.	Routine	VSP	VSP				
Cigna PPO and OAP	IPEC	Choice	Members will have a Cigna ID card.	As part of the VSP Integrated Primary EyeCare Program SM (IPEC), all Cigna PPO, OAP and State of Tennessee employees can see VSP Choice network doctors for medical eye care services. Verify eligibility with Cigna prior to providing services. Please see the Choice manual to determine if this program is available in your state.	Medical	Cigna	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #00AEEF; color: white;">Cigna:</th> <th style="background-color: #00AEEF; color: white;">VSP:</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> Eligibility Billing Payment Claims </td> <td> <ul style="list-style-type: none"> Contract Concerns </td> </tr> </tbody> </table>	Cigna:	VSP:	<ul style="list-style-type: none"> Eligibility Billing Payment Claims 	<ul style="list-style-type: none"> Contract Concerns
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Healthy Rewards	Vision Network Savings Program	Choice	Most members will have a Cigna or Healthy Rewards ID card with the Cigna logo. All Cigna members are covered.	The Vision Network Savings Program is a discount-only plan that provides discounts and not-to-exceed pricing for routine vision services and materials to all Cigna members. There are no authorizations or claims to file—simply bill the patient the discounted price.	Routine	Patient	VSP				

Questions? Call us at 800.615.1883. We're here to help!

Please note: Some Cigna members may have routine benefits directly through Cigna. If benefits can't be verified with VSP, apply the Vision Network Savings Program discounts, charge the patient, and advise the patient to contact Cigna to find out if a claim can be submitted to Cigna.

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