

# Frequently Asked Questions About DeltaVision

## **Can I see one network provider for my exam and purchase my glasses through another network provider?**

Yes. If you see two network providers, you simply make an appointment for the exam with the network provider of your choice, then make another appointment for materials with your other network provider of choice. The network providers will contact EyeMed directly to verify eligibility and plan coverage and to obtain authorization to provide services.

Note: If you want to have your prescription filled by a network provider, other than the one who performed the exam, please check with the doctor's office to ensure that it will fill another doctor's prescription.

## **Do I need a claim form if I see a network provider?**

Claim forms are not required for services obtained *at network providers*. Providers file all in-network claims using EyeMed's online claims system.

## **My provider is not in the network. Do I need a claim form?**

Non-network providers may require members to pay for their services. Members may then submit a non-network claim form and receipts to EyeMed for reimbursement. A non-network provider claim form can be obtained by calling EyeMed at 866-723-0513. The claim form will be mailed directly to the member within 24 hours. Forms can also be emailed or faxed. Members may also register online at [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) and request an out-of-network claim form there. Out-of-network reimbursements are sent directly to the subscriber weekly or biweekly depending upon the plan type. Payment will include an EOB.

## **What if I have an emergency, such as lost, stolen or broken glasses?**

If an emergency arises, call EyeMed's Customer Care Center toll-free at 866-723-0513 and explain the situation to the representative. EyeMed will determine if you are eligible for coverage and will help you find a network provider, who will call EyeMed to verify your eligibility for coverage.

If you elect to see an out-of-network doctor, pay for your procedures, fill out an out-of-network claim form, attach your itemized receipts, and submit them to EyeMed. Provided you are eligible for services, EyeMed will reimburse the claim according to DeltaVision's out-of-network doctor schedule of allowances.

## **What type of eyeglass lenses am I eligible for? What about progressive lenses?**

To further meet the needs of its members, DeltaVision allows members to purchase the most popular lens options at controlled costs. The lens options below represent a substantial number of all lens add-ons purchased. Discuss the benefits and cost differences with your eye doctor.

Remember it is important to be a good consumer when purchasing any vision care products. Evaluate the importance of each option and its out-of-pocket cost. For example, some premium upgrade scratch resistant coats have a substantially greater cost than the standard scratch coating. Premium progressive lenses, because of the degree of cost difference can result in substantial out-of-pocket cost over what is covered by the plan. Most plans will not provide for the entire purchase including options, and it is important to know what each option will cost. Your eyecare professional will be able to help you understand the costs associated with the options you choose.

### **Lens options**

- UV coating
- Tint (Solid & Gradient)
- Standard scratch-resistant
- Standard polycarbonate
- Standard progressive (add-on to bifocal)
- Premium progressive
- Standard anti-reflective coating
- Other add-ons and services (20% discount off retail price)

## Do I need a DeltaVision identification card?

Members should present their ID card at the time of service to help expedite the process, but is not required. Once eligibility is verified, members may access their benefits and are only responsible for paying the designated plan copays and any other incurred charges. The provider will make arrangements for any eyewear to be fabricated and delivered.

## What if I am dissatisfied with a network provider or the materials received through a network provider?

If a member has a complaint, he or she would initially contact the EyeMed Customer Care Center toll-free at 866-723-0513. Representatives are available seven days a week, are thoroughly trained in member resolution, and have the authority to deal directly with members and providers to answer questions or resolve member complaints.

## Does EyeMed customer service offer any assistance to foreign speaking customers?

EyeMed customer service has several Spanish-speaking representatives, and they also have a translation service that can help with many different languages.

## If I am eligible for both an exam and eyewear (e.g., frames, lenses, etc.), but I choose to have only an exam, can I use my coverage for materials later in the year?

Yes. Please be aware that by receiving your exam and materials at different times during the year, you may not be eligible for both an exam and materials at the same time during the following benefit cycle.

## When seeing a network provider, what type of frame selections will be covered in full by DeltaVision?

Members can always apply their frame or contact lens allowances toward any brand or style available at the provider location. We do not use frame towers or special selections of frames. By offering true choice, we can increase member satisfaction and allow the provider and member to select the type of eyewear that is most suitable for the patient.

## Am I eligible for contact lenses?

Yes. You may choose to obtain contact lenses instead of glasses. For elective contact lenses dispensed by a network provider, your plan provides an allowance toward contact lens materials, and depending on your particular plan type, contact lens exam and fitting fees. In addition, coverage includes the standard vision exam in full, after any copayments.

## How do frequency limitations affect the purchase of glasses and contacts?

Your DeltaVision plan includes a benefit for **either** contact **or** spectacle lenses. If you purchase a complete pair of glasses and conventional (nondisposable) contact lenses during the same visit, your lens benefit, in most cases, is allocated toward your spectacle lenses. The cost of the conventional contact lenses then becomes an out-of-pocket expense to the customer, less a 15% discount off the retail price.

To reduce your out-of-pocket costs, it might be advantageous to purchase a complete pair of glasses on your first visit, then wait until your next benefit period to purchase your contacts. In doing so, the lens benefit can be applied to the price of the contact lenses. See illustration below.

	Retail Cost of Contacts	Benefits/ Discounts	Member Pays	
Purchase contact lenses <b>in the same benefit period</b> as glasses	\$220	\$33	\$187	<i>This illustration is based on a plan with an \$80 lens benefit, and also accounts for applicable discounts. In the first example, the member receives an exam, complete pair of glasses and conventional contact lenses in the same visit, with the lens benefit applied to the member's spectacle lenses. In the second example, the member receives an exam and glasses in his first visit, then waits until the next benefit period to buy a set of conventional contact lenses, thereby saving \$68 in out-of-pocket costs. (Prices shown are for illustration only).</i>
Purchase contact lenses <b>in a different benefit period</b> than glasses	\$220	\$101	\$119	

### **What types of elective contact lenses may I receive through DeltaVision?**

As long as your elective contact lenses contain a prescription, your allowance remains the same for all types of contact lenses. If the contact lenses, and depending on the plan, fitting and evaluation fees exceed the allowance, you are responsible for the payment of any remaining balance. DeltaVision has guidelines and limitations regarding disposable contact lens materials. Please contact EyeMed's Customer Care Center at 866-723-0513 for more information.

### **Are my dependents also responsible for the payment of the plan copayment?**

Yes. Your covered dependents are responsible for paying the copayment at the time covered services are obtained.

### **What are some services that are not covered under the plan?**

Benefits are not provided for services or materials arising from:

- Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing.
- Aniseikonic lenses.
- Medical and/or surgical treatment of the eye, eyes, or supporting structures.
- Corrective eyewear required by an employer as a condition of employment, and safety eyewear unless specifically covered under plan.
- Services provided as a result of any Worker's Compensation law.
- Plano non-prescription lenses and non-prescription sunglasses (except for 20% discount).
- Two pair of glasses in lieu of bifocals.

### **If my vision is corrected through laser vision correction, will I be able to disenroll from DeltaVision?**

No. You must remain enrolled in the plan and pay premiums through the enrollment plan year, regardless of which covered vision benefits you use.

### **Is the DeltaVision frequency limitation based on date of service, or by calendar year?**

It's based on date of service. So, for example, if you have a 12-month frequency limitation on frames and you purchase a pair of frames on April 15, 2008, you will not be eligible for benefits for another pair of frames until one year after that date.

### **How is Coordination of Benefits handled in situations where DeltaVision is the secondary carrier?**

If EyeMed needs to coordinate benefits as the secondary carrier, the subscriber must pay the out-of-pocket costs not covered by primary insurance and submit an "out of network" form for reimbursement by EyeMed.

### **Does EyeMed provide an explanation of benefits after services are provided?**

Yes, as a service to their members, EyeMed will mail members an explanation of benefits showing services provided and benefits paid.

### **Benefit contact information**

Call EyeMed's Customer Care Center toll-free at 866-723-0513 for benefit-related questions, or visit [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com).

