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# Chapter 8

## Vision Insurance

### Questions and Answers

This chapter covers:

- Vision Plan Coverage
- Accessing Benefits
- Assisting Employees



Each vision insurance plan has its own provider network.

To assist in making an informed decision, an employee should contact his/her preferred eye care provider to find out which vision plans, if any, are accepted.

See the Employee Benefit Options Guide for more detailed information about each vision insurance plan.

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# Questions and Answers

## **Q: What does vision insurance cover?**

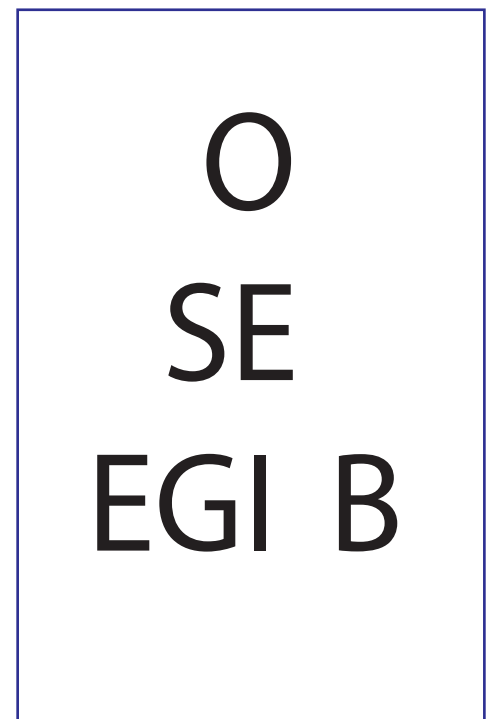
A: The vision plans offered through OSEEGIB provide basic coverage for eyeglasses, contacts, and eye exams. Check with each vision plan for additional benefits and discounts that may be available.

## **Q: Does vision insurance cover the cost of cataract surgery or injuries to the eyes?**

A: No. Vision insurance is designed to help pay the costs associated with vision correction through glasses or contacts. Eye problems that are associated with disease or injury, including cataracts and glaucoma, are covered under the employee's health insurance.

## **Q: How does an employee access his/her vision plan benefits?**

A: The member should first call and make an appointment with a vision plan provider, identifying himself/herself as a vision plan member. Most of the participating vision plans do not issue identification cards, and use the primary member's Social Security number to access benefits. The vision provider will contact the vision plan to confirm eligibility and benefits. Providers will file claims with the vision plan.



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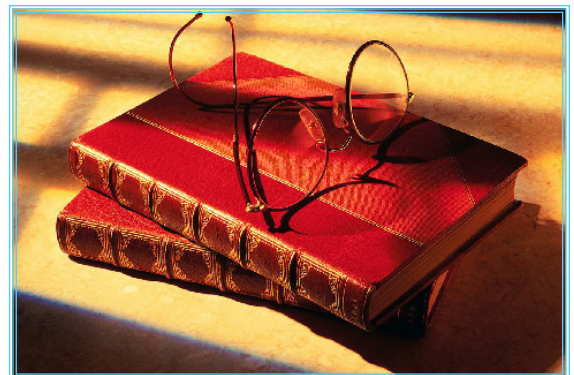
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# Questions and Answers

**Q: The eye care provider has told the employee/dependent that he/she is not in the vision plan's system. What can an I do to help the employee access services?**

**A:** Here are some steps you can take in assisting a member:

- Verify enrollment in a vision plan. This can be done by checking the Web Enrollment system or calling OSEEGIB Member Services.
- If no vision plan or a different vision plan is listed, confirm the selection by referring to the employee's enrollment form. Errors should be directed to OSEEGIB Member Services.
- Determine if the vision provider is contacting the correct vision plan. (Example - a vision provider is trying to confirm benefits with ABC vision plan when the member is actually enrolled in XYZ vision plan.)
- If both the enrollment form and the Web Enrollment system indicate the same vision plan, contact OSEEGIB Member Services. Please have the name and phone number of the vision provider ready to give to Member Services in order to expedite access to vision services.



**Note: For employees who selected a different vision plan in error, changes will need to be made at the next Option Period. Failure to enroll, or selecting the wrong vision plan, are not considered qualifying events to add or change coverage.**