

About Your BEST Life *Vision PPO Plan*

Welcome to BEST Life! This flyer explains how your Vision PPO plan works. If you have any other questions about your plan, please contact BEST Life's Customer Service Department at 800.433.0088 or by email at cs@bestlife.com.



How does the plan work?

To start using this plan, select a licensed ophthalmologist, optometrist or optician within the EyeMed Access Network and call to make an appointment. While you do have the freedom to go to any vision care professional, you will receive greater savings from vision providers within EyeMed's Access Network.



If you select an EyeMed Access Network provider, there are no claim forms to fill out, and the cost of services will be based on co-payments, discounts, and allowances. You will be responsible for any co-payments and balances over what the plan covers.

If you select a provider outside of the EyeMed Access Network, your provider may require you to cover the full cost of services and then file a claim form to get reimbursed. In this case, you would download the Vision PPO Out-of-Network Claim Form available from BEST Life's and EyeMed's websites and submit it to EyeMed Vision Care.

How are benefits covered?

In-network services are based on co-payments, allowances, discounts and frequencies. Your Schedule of Benefits lists what your costs will be for each type of vision care service:

- **Co-payments:** the amount the member pays for a service or material at the time of the visit.
- **Allowance:** the amount the member will be credited for a service or material.
- **Discounts:** lists any discounts for a service or material as the total percentage the member will pay (i.e. a 20% discount is listed as 80% of the retail charge).
- **Frequency:** the number of months in which exams, frames, lenses and contacts benefits become available for use again. Some plans may have different frequencies for each category of services.

Out-of-network services list the maximum amount a member will be reimbursed for a service or material.

Your plan's Certificate of Insurance provides detailed information about your plan. We encourage our members to become familiar with the Certificate of Insurance before they use their benefits.

Why see a network provider?

Your vision plan is designed to provide cost-savings at the greatest convenience to your members. EyeMed has one of the largest networks in the country and includes access to private practices and leading optical retailers including LensCrafters®, Target Optical®, Sears OpticalSM, JC Penny Optical® and most Pearle Vision locations.

When vision care is provided by an EyeMed provider, cost for care is covered at a co-pay or a discounted amount, which are both substantially lower than what the plan reimburses for out-of-network services.

BEST Life's Vision PPO is administered by EyeMed. For questions regarding EyeMed's network or to locate a provider near you, please visit EyeMed's website at www.eyemedvisioncare.com.

Does my plan cover contacts in addition to frames and lenses?

Contact lenses are covered in place of eyeglass lenses. However, frames will be covered when they are purchased at the same time as contact lenses.

Can I order my contacts online?

Yes! EyeMed offers an online service for ordering contacts. Visit www.eyemedcontacts.com for more details. To order, you will need a current prescription, your contact box and the name of your eye doctor.

How does the Contact Lens Fit and Follow-up Service work?

Your plan offers a benefit for standard and premium fit and follow-ups. This is a service your vision care provider will require if your contact lens prescription changes. Your vision care provider may require you to try a pair of contacts for a week and then come in for a follow-up evaluation.

It is important to know that there is a difference between a standard and premium fit and follow-up service. The difference will depend on the type of contact lens you are prescribed:

- A standard fit and follow-up includes clear, soft, spherical, daily wear contact lenses for single-vision prescriptions.
- A premium fit and follow-up includes extended or overnight wear lenses, bifocal/multifocal, cosmetic color, post-surgical and gas-permeable lenses.

Fit and follow-up services are covered differently by your plan. Please refer to your plan's Schedule of Benefits to find out how your benefits work for each of these services.

What are progressive lenses?

Progressive lenses are multifocal lenses with no lines. Members who are both near and far-sighted use these lenses to see far away and to read. Instead of having one pair of glasses to drive with and another pair for reading, progressive lenses combine both pairs into one seamless pair of eyeglasses. Think of these as bifocals, without the lines.

Does my plan cover polycarbonate lenses?

Standard polycarbonate lenses are available as a lens option at an additional co-pay. This is a discounted service available only through the EyeMed Access Network. Please refer to your EyeMed Vision Care Provider for details.

Does my plan include any discounts?

Discounts on lens options, laser vision correction procedures, and other non-covered services may be available from participating EyeMed providers. Refer to your EyeMed Vision Care Provider for details.

A 15% discount off of the retail price or 5% off any promotional price is available for LASIK or PRK laser vision correction procedures. To obtain these discounts, please call **1.877.5LASER6**.

How do I file a claim form?

Members who use the EyeMed network do not need to file a claim form. To obtain a claim form for out-of-network services, download the Vision PPO Out-of-Network Claim Form from BEST Life's website at www.bestlife.com and submit the completed form to the address provided on the claim form.

Have questions?

For answers to questions concerning the Vision PPO network or claims, please contact EyeMed Vision Care at **866.939.3633** or visit www.eyemedvisioncare.com. Please refer all other questions to BEST Life's Customer Service Department at **800.433.0088**, cs@bestlife.com, 7am to 5pm PST, Monday through Friday.