

Glen Cove CSD Vision FAQ

Guardian (Group #037710) Effective 9/1/2022

Q: When does the vision coverage start and who is the insurance carrier?

A: The vision policy will begin effective September 1, 2022 and the insurance carrier is Davis Vision offered through Guardian.

Q: What do I need to do in order to be enrolled?

A: In order to be enrolled effective September 1, 2022 you must complete and submit an enrollment form no later than September 30, 2022. ***You will not be automatically enrolled in the vision policy.***

Q: What if I do not submit my enrollment form by September 30, 2022?

A: You will need to wait for the next open enrollment period. You may submit your enrollment form in the month of October 2022 to be effective January 1, 2023. If you miss this open enrollment period you will have to wait until the following open enrollment period of October 2023.

Q: How much does it cost and how do I pay for it?

A: The premiums will be payroll deducted and the monthly rates are listed below. Please note these are the monthly rates and the actual payroll deductions will vary based on your pay schedule.

Coverage	Single	Emp + Spouse	Emp + Child(ren)	Family
Vision	\$5.42	\$10.25	\$10.44	\$16.53

Q: What are the benefits of the vision policy?

A: The primary benefits are a \$10 eye exam co-pay, \$25 lenses or contact co-pay and a \$130 allowance for frames with a 20% discount for any amount over \$130 at any in network provider. Please see the vision summary of benefits for a list of all benefits included in this plan.

Q: Are there any retail stores that are in network with Davis?

A: Yes, Davis Vision has all Costcos, Walmarts, and Sam's Clubs as in network providers as well as many other local shops.

Q: How do I look up additional vision providers that are in the Davis network?

A: You can check the participating provider list on Guardianlife.com

- On the top of the home screen, you can hover over "connect with us" and then click on the "find a provider" link that appears.
- At the top of the page click on the "Find a vision provider" then click on the Davis Vision button.
- On the following page, enter the zip code you wish to search around and the radius in which to search (5 miles will produce around 14 pages of results) then click search now.
- Every provider that appears below is in the Davis vision network.

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Q: Will I receive a vision ID card?

A: Yes, an ID card will be delivered to your address within 5 – 10 business days of having the application processed.

Q: To what age is my dependent covered?

A: All dependents are covered up to age 26 regardless of student status.

Q: What if I have a vision appointment scheduled for after 9/1/2022?

A: You have full benefits and can be seen beginning 9/1/2022 under Davis Vision. It's highly recommended to only use an in-network vision provider in order to receive the full benefits the plan has to offer. If your provider is the network, please inform them that you now have vision coverage and they will be able to verify your eligibility. If they are not in the network, there are out of network benefits on this plan but you will pay much less out of your pocket if you change to an in-network provider.

Q: Does this policy cover Lasik surgery?

A: Yes, there is up to a 25% discount off Lasik surgery at an in-network provider. Often times providers will already be running a special off Lasik surgery and this benefit will be offset by the special that is already running. For example, if a vision provider is already offering a 10% discount, the vision coverage will offer an additional 15% to make it a full 25% discount.

Q: Can I check my dental information online?

A: Yes, you can make an online account on Guardianlife.com using the information off the back of your ID card and have access to all your vision information online.

Q: When can I terminate from the plan?

A: You are only allowed to terminate the policy during open enrollment after being enrolled in the plan for at least 12 months. Open enrollment is the month of October to be effective January 1st.

Q: I am having problems getting answers to my personal vision questions.

A: If you are having any type of dental problem and do not know where to get an answer, please call Ryan Stewart at 516-357-9017. He will personally work with you and get an answer to any dental questions you may have.