ANSWERS TO COMMON VISION BENEFIT QUESTIONS

Got questions? We've got answers.

HOW DO I USE MY BENEFITS?

It's a lot easier than other kinds of benefits you might have. Just choose an in-network eye doctor from the Enhanced Provider Search on eyemed.com, schedule your visit, and go in for care or eyewear. You don't even need your ID card if you don't have it – just give them your name. When you stay in-network, we'll handle all the paperwork.

CAN I VIEW MY EYEMED BENEFITS ONLINE?

Yes, you can view your benefits and do a lot more on our secure member portal – such as print an ID card, check the status of a claim, locate a provider and download an Explanation of Benefits.

HOW DO I GET ON-THE-GO ACCESS?

Download the EyeMed Members App (App Store or Google Play) to get the same features, plus the ability to save a vision prescription, set an eye exam reminder or save your ID card to your wallet (iOS only).

HOW DO I SUBMIT A CLAIM?

When you see one of our in-network providers, we take care of all the paperwork. If you visit an out-of-network provider AND have out-of-network benefits as part of your plan, you'll need to pay during the visit and submit a claim form online for reimbursement. Remember to upload an itemized paid receipt with your name included.

WILL I GET AN ID CARD? HOW DO I ORDER REPLACEMENTS OR EXTRA CARDS?

We send 2 ID cards in the subscriber's name when you join EyeMed, but you don't have to have it when you visit your eye doctor. If you lose your card or need extras for your family, you can print a replacement on the member portal. Or to pull up a digital version anytime, anywhere, download the EyeMed Members App through the App Store or Google Play.

HOW DO I FIND AN EYE DOCTOR IN YOUR NETWORK?

Our Enhanced Provider Search on eyemed.com has more than 100,000 network providers to choose from. You can filter your search to find ones near you that have the frame brands, hours and services you want most.

DOES EYEMED OFFER ANY ADDITIONAL DISCOUNTS?

We sure do. At participating in-network providers, members get extra savings like 40% off complete additional pair of eyeglasses or 20% off non-prescription sunglasses and accessories. (These discounts are for in-network providers only. Benefits may not be combined with any discount, promotional offering, or other group benefit plans. Additional limitations and exclusions may apply. Log in to member portal for full details.)

Don't like wearing glasses or contacts? No problem. We also offer discounts on LASIK laser vision correction. Learn more about LASIK or call 1.800.988.4221 to find a US Laser Network provider.

HOW CAN I SEE INFORMATION ABOUT MY DEPENDENTS?

If they're under the age of 18, their information will be listed with yours on the member portal. But, due to privacy rules, dependents 18 or older won't be listed there. They'll need to register for their own account.

DOES EYEMED SELL INDIVIDUAL INSURANCE PLANS?

You bet. Visit eyemed.com to see if an individual plan is offered in your state.

CAN I USE MY BENEFITS ONLINE?

Absolutely. Apply EyeMed benefits in your shopping cart at many popular online eyewear stores, with free shipping, free returns and no paperwork. Visit any of our online network options:

- lenscrafters.com
- targetoptical.com
- ray-ban.com
- glasses.com
- contactsdirect.com

CAN I USE FSA FUNDS AFTER MY EYEMED BENEFIT IS APPLIED?

Sure. A Flexible Spending Account (FSA) is great for paying for a variety of health-related out-of-pocket expenses, including vision care. You can use FSA money for the eye exam copay, prescription glasses or contact lenses, supplies such as contact lens solution, even LASIK surgery. Vision care out-of-pocket costs are also eligible for Health Savings Account reimbursement, though these expenses don't count toward your annual deductible.

I DON'T WEAR GLASSES AND CAN SEE FINE. WHY DO I NEED AN EYE EXAM?

Getting an eye exam isn't just about needing glasses. It's also about your health. An eye exam can detect eye health problems like glaucoma or cataracts, but it may also help identify signs of serious diseases, like high blood pressure, diabetes and high cholesterol – just to name a few.[1] We talk about the vision/health link a lot at eyesiteonwellness.com.

AT WHAT AGE SHOULD MY CHILD FIRST VISIT THE EYE DOCTOR?

The American Optometric Association recommends a first eye exam with an optometrist or ophthalmologist between 6 months and 1 year of age.[2] The doctor may check for things like nearsightedness, farsightedness, astigmatism, amblyopia (or "lazy eye"), proper eye movement and eye alignment, and how the eye reacts to light and darkness. They also recommend an exam between the ages of 3 and 5, and every year after that. During these exams, many doctors may do a comprehensive eye exam and vision screening tests, depending on the child's vision needs. To learn more about your child's vision, visit eyesiteonwellness.com.

MY CHILD GETS A VISION SCREENING AT SCHOOL. IS THERE STILL A NEED FOR AN EYE EXAM?

A vision screening does not take the place of an eye exam. Generally, they check a child's ability to see far away and check for color blindness, but a comprehensive eye exam evaluates the entire structure of the eye and also allow the doctor to view nerves and blood vessels, providing a glimpse into a child's overall health. Eye doctors may also check for farsightedness, which is more common in younger children.[3]

HOW OFTEN SHOULD I GET AN EYE EXAM?

Vision changes can happen slowly – you may not even notice it. Annual eye exams are a good rule of thumb unless your doctor suggests more frequent checks; we suggest making it part of your regular preventive care routine.

[1] 5 Health Problems Eye Exams Can Detect," YourSightMatters.com, March, 2016.
[2] Recommended eye examination frequency for pediatric patients and adults," American Optometric Association, https://www.aoa.org /patients-and-public/caring-for-your-vision/comprehensive-eye-and-vision-examination/recommended-examination-frequency- for-pediatric-patients-and-adults. Accessed January 2019.
[3] All About Vision, "Vision Problems of Preschool Children," Oct. 26, 2017, http://www.allaboutvision.com/parents/preschool.htm

This information is available broadly and is not plan or state specific. Offers are not valid in the state of Texas.

INDEPENDENT PROVIDER NETWORK + LENSCRAFTERS PEARLE VISION OPTICAL

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