



PARTNERS
FOR HEALTHSM

eyeSM
Med

State of Tennessee Group Insurance
Vision Plan Handbook
Plan Benefits through December 31, 2017

Contents

Introduction	2
Summary of Benefits (Basic):	3
Summary of Benefits (Expanded):	4
Who to contact at EyeMed:	5
EyeMed Mobile App.....	6
Glasses.com.....	7
ContactsDirect.com – Use your contact benefit real time	8
Eyesiteonwellness.com:.....	9
Hearing Discount:.....	10
Special Notices:	11

Introduction

The State of Tennessee Group Insurance Plan offers two vision insurance options, Basic and Expanded. Both plans provide different levels of benefits towards an eye exam for enrolled members and benefits towards eyeglasses or contacts. The differences for in-network benefits are summarized below, but please refer to the summary of benefit pages for full details of each plan.

Basic – The basic plan covers the eye exam in full with no copay. In addition the basic plan covers the frame allowance for the first \$50 of the frame cost and 20% off any overage. Or you can elect to use the \$50 allowance towards contact lenses. Please note that the exam and lens frequency is once every calendar year and once every two calendar years for frames.

Expanded – The expanded plan covers the eye exam in full after a \$10 copay. The frame allowance is \$115 for the expanded plan every two calendar years and 20% off any additional frame cost. The contact lens benefit for the expanded plan is \$130 towards contacts. In addition, the expanded plan has several additional discounts or copays on certain add ons. For example, Progressive Lenses (no-line bi-focals) have fixed copays depending on the level that you and your provider select.

EyeMed Customer Service can be contacted at: 1-855-779-5046 Monday through Friday 7:30am to 10:00 PM CT and Sunday 10:00am to 7:00PM CT.

Additional information on the vision plans may also be found on the EyeMed website at: eyemedvisioncare.com/stoftnoe

At this time, we do not coordinate benefits so all claims will be processed as primary. Our goal is to provide maximum benefit to our members. Because of this, we're able to simplify the administrative process for our network providers and offer faster turnaround time on our claims processing for members. We believe this is the most effective practice, which is now reflected in both our provider contracts and Department of Insurance filings.

Summary of Benefits (Basic):



State of Tennessee Basic Plan (Effective 1/1/2015)



- You're on the SELECT Network**

**If you are not enrolled and want more information, plus a complete list of providers near you, go to the State of TN website: www.eyemedvisioncare.com/stoftnoe.

If you are currently enrolled, you may visit www.eyemed-visioncare.com/stoftn to register for full access to benefits, providers, claims and ID cards. You can also call 1-855-779-5046.

- For LASIK providers, call 1.877.5LASER6.
- Visit our mobile optimized site or download the new EyeMed iPhone app to view your ID card, see coverage details and find a provider near you.
- Order replacement contact lenses by mail at: www.eyemedcontacts.com

SUMMARY OF BENEFITS

Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement*
Exam With Dilation as Necessary	\$0 Copay	Up to \$30
Contact Lens Fit and Follow-Up (Contact lens fit and follow up visits are available once a comprehensive eye exam has been completed)		
Standard Contact Lens Fit & Follow-Up	Up to 85% of Charge	N/A
Premium Contact Lens Fit & Follow-Up	Up to 85% of Charge	N/A
Frames ∞	80% of balance over \$50	Up to \$50 on Frame and Lens
Standard Plastic Lenses		
Single Vision	80% of balance over \$50	
Bifocal	80% of balance over \$50	
Trifocal	80% of balance over \$50	
Lenticular	80% of balance over \$50	
Standard Progressive Lens	80% of balance over \$50	
Premium Progressive Lens	80% of balance over \$50	
Lens Options (paid by the member in addition to the price of the lens)		
UV Treatment	80% of Charge	
Tint (Solid and Gradient)	80% of Charge	N/A
Standard Plastic Scratch Coating	80% of Charge	N/A
Standard Polycarbonate—Adults	80% of Charge	N/A
Standard Polycarbonate—Kids under 19	80% of Charge	N/A
Standard Anti-Reflective Coating	80% of Charge	N/A
Polarized	80% of Charge	N/A
Other Add-Ons and Services	80% of Charge	N/A
Contact Lenses (Contact lens allowance includes materials only) ∞		
Conventional	85% of balance over \$50	Up to \$25
Disposable	Balance over \$50	Up to \$25
Medically Necessary†	Balance over \$150	Up to \$75
Laser Vision Correction		
LASIK or PRK from U.S. Laser Network	85% of retail price; 95% of promotional price	N/A
Additional Pairs Discount		
	Members also receive a 40% discount off complete pair eyeglass purchase and 15% off conventional contact lenses once the funded benefit has been used.	N/A
Frequency - In & Out-of-Network		
Examination	Once every calendar year	
Lenses or Contact Lenses	Once every calendar year	
Frame	Once every two calendar years	
Monthly Premium - In & Out-of-Network		
Employee	\$3.35	
Employee + Children	\$6.69	
Employee + Spouse	\$6.35	
Employee + Family	\$9.83	

* If medically necessary as first contact lenses following cataract surgery, or multiple pairs of rigid contact lenses for treatment of keratoconus. General Limitations and Exclusions: Treatment of injury or illness covered by Workers' Compensation or Employer's Liability Laws. Services received without cost from any federal, state or local agency. This exclusion will not apply if prohibited by law. Cosmetic Surgery or procedures for purely cosmetic reasons. Charges by any hospital or other surgical or treatment facility and any additional fees charged by the vision for treatment in any such facility. Services by a vision provider beyond the scope of his or her license. Vision services for which the patient incurs no charge. Vision services where charges for such services exceed the charge that would have been made and actually collected if no coverage existed. Underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, except in New York. Fidelity Security Life Policy number VC-19/VC-20, form number M-9133TN. This is a snapshot of your benefits. †Plan allowance and discounts do not apply to this service.

∞ Benefit allowances provide no remaining balance for future use within the same benefit frequency.

Summary of Benefits (Expanded):



State of Tennessee Expanded Plan (Effective 1/1/2015)



SUMMARY OF BENEFITS

Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement*
Exam With Dilation as Necessary	\$10 Copay	Up to \$45
Retinal Imaging	Up to \$39	N/A
Contact Lens Fit and Follow-Up (Contact lens fit and follow up visits are available once a comprehensive eye exam has been completed)		
Standard Contact Lens Fit & Follow-Up	Up to \$60	N/A
Premium Contact Lens Fit & Follow-Up	Up to \$60	N/A
Frames ∞	80% of balance over \$115	Up to \$70
Standard Plastic Lenses		
Single Vision	\$15 Copay	Up to \$30
Bifocal	\$15 Copay	Up to \$50
Trifocal	\$15 Copay	Up to \$85
Lenticular	\$15 Copay	Up to \$65
Standard Progressive Lens	\$55 Copay	Up to \$50
Premium Progressive Lens [†]	\$75 - \$100	
Tier 1	\$75	Up to \$50
Tier 2	\$85	Up to \$50
Tier 3	\$100	Up to \$50
Tier 4	\$55, 80% of charge less \$120 Allowance	Up to \$50
Lens Options (paid by the member in addition to the price of the lens)		
UV Treatment	\$10 Copay	Up to \$5
Tint (Solid and Gradient)	\$25	N/A
Standard Plastic Scratch Coating	\$15	N/A
Standard Polycarbonate—Adults	\$30 Copay	Up to \$5
Standard Polycarbonate—Kids under 19	\$0 Copay	Up to \$5
Standard Anti-Reflective Coating	\$45	N/A
Premium Anti-Reflective Coating [†]	\$57 - \$68	
Tier 1	\$57	N/A
Tier 2	\$68	N/A
Tier 3	80% of charge	N/A
Photochromic/Transitions	\$70	Up to \$5
Polarized	80% of Charge	N/A
Other Add-Ons and Services	80% of Charge	N/A
Contact Lenses (Contact lens allowance includes materials only) ∞		
Conventional	85% of balance over \$130	Up to \$50
Disposable	Balance over \$130	Up to \$50
Medically Necessary [†]	\$0 Copay	Up to \$100
Laser Vision Correction		
LASIK or PRK from U.S. Laser Network	85% of retail price; 95% of promotional price	N/A
Additional Pairs Discount		
	Members also receive a 40% discount off complete pair eyeglass purchase and 15% off conventional contact lenses once the funded benefit has been used.	N/A
Frequency - In & Out-of-Network		
Examination	Once every calendar year	
Lenses or Contact Lenses	Once every calendar year	
Frame	Once every two calendar years	
Monthly Premium - In & Out-of-Network		
Employee	\$5.86	
Employee + Children	\$11.72	
Employee + Spouse	\$11.14	
Employee + Family	\$17.23	



- You're on the SELECT Network**

**If you are not enrolled and want more information, plus a complete list of providers near you, go to the State of TN website: www.eyemedvisioncare.com/stoftnoe.

If you are currently enrolled, you may visit www.eyemedvisioncare.com/stoftn to register for full access to benefits, providers, claims and ID cards. You can also call 1-855-779-5046.

- For LASIK providers, call 1.877.5LASER6.
- Visit our mobile optimized site or download the new EyeMed iPhone app to view your ID card, see coverage details and find a provider near you.
- Order replacement contact lenses by mail at: www.eyemedcontacts.com†

* If medically necessary as first contact lenses following cataract surgery, or multiple pairs of rigid contact lenses for treatment of keratoconus. General Limitations and Exclusions: Treatment of injury or illness covered by Workers' Compensation or Employer's Liability Laws. Services received without cost from any federal, state or local agency. This exclusion will not apply if prohibited by law. Cosmetic Surgery or procedures for purely cosmetic reasons. Charges by any hospital or other surgical or treatment facility and any additional fees charged by the vision for treatment in any such facility. Services by a vision provider beyond the scope of his or her license. Vision services for which the patient incurs no charge. Vision services where charges for such services exceed the charge that would have been made and actually collected if no coverage existed. Underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, except in New York. Fidelity Security Life Policy number VC-19/VC-20, form number M-9133TN. This is a snapshot of your benefits.

†Plan allowance and discounts do not apply to this service.

∞ Benefit allowances provide no remaining balance for future use within the same benefit frequency.

Who to contact at EyeMed:

Get the answers you need

From time to time, you'll have questions about using your EyeMed benefit. So we'll always make it simple to get answers! These frequently asked questions are the perfect place to start. How easy is that?



How can I find a network provider?

Using the benefit at a network provider is easy. Simply visit eyemedvisioncare.com/stoftnoe and search providers near you by entering your zip code or call 1.855.779.5046.



How often can I get an eye exam?

You're eligible for an eye exam once every calendar year. You can get standard plastic/glass lenses or contacts once every calendar year and frames once every two calendar years.



How does the frame allowance work?

If you choose the Basic plan and use a network provider, you will not have to pay anything for your frames if they cost \$50 or less. If the frames are over \$50, you will get a 20% discount on the balance of the monies you owe.



How will my provider know if I have used all of my benefits?

An in-network provider will locate your record within the EyeMed system and verify that benefits are available prior to your appointment.



How will my provider verify that I am a member?

An ID card is not required to receive benefits at the provider's office. The provider will search for your eligibility and benefits by your name and then verify your address, date of birth and your subscriber's employer.



Do I need to file a claim?

No, you will not file claims if you use an in-network provider. However, if you do not use a network provider you will need to file an out-of-network claim form. This form, is available at www.eyemedvisioncare.com/stoftn under common questions.



Who do I contact with questions about my claim and how it was paid?

You can contact the EyeMed Customer Care Center at 855-779-5046 with any questions pertaining to your claim. They are available Monday-Saturday from 6:30am to 10:00pm CT and Sunday 10:00am to 7:00pm CT.



9-16-2014



Introducing the first vision care plan members app on the market!



It's **app**-solutely faster and easier for EyeMed members on the go!

Just shake to see your ID card



ONE



tap to learn about your vision benefits

10
seconds

to search for an in-network provider and driving directions

2
TAPS

to call your eyecare provider & to call EyeMed customer care, 7 days a week!



You'll **app**-laud its speed and simplicity!



It's **app**-licable to your busy lifestyle!

58%

of Americans have a smart phone*

53%

of consumers are interested in replacing loyalty cards with apps**



Download the EyeMed Members app today...it will make you **happy**!



1,000s of providers:

You can **app**-reciate access to the nation's largest, most diverse eye doctor network

HAPPY TAPPING!

Helping you to see life to the fullest!



*Pew internet research project, Jan. 2014
**Mobile Incentives: the next step in device based transactions

Use your benefits anytime, anywhere



Get a realistic feel for how you'll look using digital try-on technology:



Use the Glasses.com app to create a 3D model of your face

In-network now means online

To make sure you get easy, convenient access to vision choices that best fit your lifestyle, we've added Glasses.com to our roster of thousands of independent providers and top optical retailers. This is great news for you because EyeMed members can now apply in-network vision benefits from anywhere, anytime.

At Glasses.com, you get:

- In-browsing benefit application - see what you'll pay for frames instantly while shopping
- A large selection of frames and lenses, with multi-focal or progressive prescriptions
- Free, easy shipping on every order, including returns
- No claims to file
- Round-the-clock shopping

You must have a valid prescription from within the last 12 months in order to purchase prescription lenses online. Don't have an up-to-date prescription? Simply schedule an eye exam online through the EyeMed provider locator at eyemed.com.

Download the app at iTunes or visit Glasses.com today.



See how thousands of styles look from any angle



Share on social media
Get the opinions of family and friends

¹Estin & Co, 2013 estimates and analysis; Essilor International ²2014 Cannes Lions Festival, Bronze Award for "Creative Use of Technology" PDF-1602-M-68

Contact
lens benefits
made easy



EyeMed members who purchase contact lenses online can now apply their contact lens benefits at ContactsDirect, completing the transaction online, from start to finish.

Ordering contacts online doesn't get any easier!



Go to
www.contactsdirect.com.



Your contact lens allowance will apply right in the shopping cart.



Make your purchase, contact lenses will ship after the prescription is verified.



Shipping is free.*

EyeMed is all about making vision benefits easy

For members who prefer to visit their eye doctor in person to purchase contact lenses, nothing has changed. Members whose prescriptions are more than a year old will need an updated prescription to make an online or in-person purchase using their benefits.



AN EYE ON YOUR HEALTH: ACTION

A site for sore eyes

GET EXPERT ADVICE YOU CAN USE

Your eyes weigh about one ounce each. They have 2 million working parts. They determine 80% of your memories.

We admit it – we’re amazed by your eyes. So strong. So delicate. So necessary. A website entirely focused on their care and well-being just makes sense. So we’ve collected eye care wisdom and advice from vision experts all in one spot. One eye-friendly, health-savvy, article-packed spot.

Introducing eyesiteonwellness.com

ARTICLES FOR ALL THINGS VISION



HEALTHY VISION

Your precious little peepers are surrounded by danger and disease. But you can protect them. Maybe even make them better. We’ll show you how.



VISION BY AGE

Eyes change with time. So do your vision needs. Learn how to look after eyes of all ages.



EYEWEAR STYLE & CARE

What to think of first – and how to make it last. Let’s make sure your contacts, glasses or shades fit your life. And your personality. And your look.



VISION TECHNOLOGY

Technology is transforming vision right before our eyes. How does the digital experience do things differently? The answers are right here.

INTERESTING + ACTIVE = INTERACTIVE

What’s it like to see with cataracts? Who invented sunglasses? What do round frames say about you? Find these answers and more in our collection of video clips, quizzes, tools and vision simulators. From the curious to the clever, you’ll find an eye-ful of interesting stuff to read and do.



Hearing Discount:

Hearing Discount



eye
Med

So you can hear all the sweet sounds of life

1 in 9 Americans has hearing loss.² But did you know there's also a connection between hearing and vision loss?¹ In fact, mature adults and diabetics are more likely to experience both.³

EyeMed's top priority is your total health and wellness. We want you to enjoy all

life's sights – and sounds – to the fullest. That's why EyeMed members have access to affordable hearing care discounts through Amplifon, the world's largest distributor of hearing aids and services.



Hearing and vision loss can go hand in hand.¹



95% of hearing loss can be treated with hearing aids.²



Call 1-844-526-5432 to find a hearing care provider near you and schedule a hearing exam today.

Your hearing discount through Amplifon includes:

40% OFF

40% off hearing exams at thousands of convenient locations nationwide



Discounted, set pricing on thousands of hearing aids, including those with the newest, most advanced technology



Low price guarantee – if you find the same product at a lower price elsewhere, Amplifon will beat it by 5%



60-day hearing aid trial period with no restocking fees



Free batteries for 2 years with initial purchase



3-year warranty plus loss and damage coverage



HEARING HEALTH CARE

¹Association Between Vision and Hearing Impairments and Their Combined Effects on Quality of Life, October 1, 2006, Vol 124, No. 10, <http://archophth.jamanetwork.com/article.aspx?articleid=418658>

²AmplifonUSA.com/hearing-loss-information

³Health Day, U.S. News. <http://health.usnews.com/health-news/news/articles/2012/11/16/hearing-loss-tied-to-diabetes-in-study>

Special Notices:

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you have a complaint regarding discrimination, please call 866.576.0029 or 615.741.4517.

