Q&A for EyeMed Vision Coverage from The Standard

We have compiled the most commonly asked questions about our vision coverage through EyeMed. For more information, visit EyeMed’s website at [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) or contact EyeMed’s Customer Care Center at 1-866-289-0614.

General Questions

**Why do I need a regular eye examination?**

Regular eye exams are crucial to your vision and overall health. Eye examinations can lead to the early detection of several vision and health-related conditions, including glaucoma, diabetes, cataracts and hypertension. And because early detection is key for treatment, regular eye examinations play a vital role in ensuring a healthy life. Eye exams are important to all ages. The American Optometric Association recommends eye exams begin as early as 6 months of age and continue regularly throughout a person’s life. Undiagnosed vision problems can interfere with learning in school age children and can lead to irreversible vision loss significantly impacting everyday activities at any age.

**Will I save more with this vision care benefit, or with an eyewear coupon or other promotional offer?**

Take a moment to review your plan coverage. In almost every instance, you will find that your vision care plan delivers greater savings and lower out-of-pocket costs at more provider locations than a coupon or special offer. You can also use your benefit when it is convenient for you, without having to worry about coupon expiration dates or limited time offers. Please note your benefit *cannot* be combined with any other discounts or promotional offers. You are responsible for co-pays, any remaining out-of-pocket expenses and applicable sales tax.

**Who is a member (or subscriber)?**

The member (or subscriber) is the individual who is enrolled in the program through his/her employer. Dependents include the subscriber’s spouse or children, referred to as members.

**How do I contact EyeMed’s Customer Care Center?**

To contact EyeMed’s Customer Care Center call 1-866-289-0614 to speak to a representative or to access information through their automated voice response system. EyeMed offers the best customer service hours in the industry with live representatives available: Monday through Saturday 8:00 a.m. to 11:00 p.m. (EST) and Sunday 11:00 a.m. to 8:00 p.m. (EST).

Network Provider Questions

**How do I locate a provider on the EyeMed network?**

To locate a provider, simply refer to the member brochure/ID cards that will be mailed to your home, select the provider locator from the EyeMed website at www.eyemedvisioncare.com or call the Customer Care Center.

**Does the EyeMed network offer both independent and optical retailers?**

Yes. The EyeMed network is comprised of both independent and optical retail locations. Members have access to thousands of private practitioners and the nation’s leading optical retailers; LensCrafters,® Target Optical,® JCPenney Optical,® Sears Optical® and most Pearle Vision® locations.

**How do I nominate a vision care provider to be added to the EyeMed network?**

To nominate a provider, complete a Provider Nomination Form available through EyeMed’s Customer Care Center. The provider must accept and agree to the Terms and Conditions of our Professional Provider Agreement and complete the credentialing process to ensure they meet EyeMed’s quality standards.

Laser Vision Questions

**Do you offer a discount on laser vision correction?**

Yes. EyeMed offers members 5% off any promotional price or 15% off the retail price for treatments performed through the U.S. Laser Network, which is owned and administered by LCA-Vision.

**How do I access the laser vision discount?**

To access the laser vision discount:

1. Call the U.S. Laser Network at 1-877-5LASER6 to find the laser correction provider most convenient for you.
2. Schedule a consultation with the provider. When making the appointment, tell the office that you are an EyeMed member
3. During your consultation, you and your provider will determine whether or not you are a good candidate for the procedure.
4. If you choose to proceed with the treatment, call the U.S. Laser Network to request an authorization for your discount. A refundable deposit will also be requested at this time. The authorization will be sent to you and the laser provider.
5. Schedule your procedure. After your appointment be sure to follow all post-operative instructions carefully.

Glossary of Terms for EyeMed Vision Coverage from The Standard

We have compiled a glossary of the most common terms for our vision coverage through EyeMed. For more information, visit EyeMed’s website at [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) or contact customer care center.

Types of Lenses

Single Vision Lenses: prescribed for those who only need correction for one field of vision: either far away or up-close

Bifocal Lenses: prescribed for those who need correction for both far away and up close

Trifocal Lenses: prescribed for those who need correction for three fields of vision: far away, up-close and intermediate

Lenticular: an antiquated technology used in situations requiring such high plus power that a full field meniscus lens would be impractical (because of thickness, weight and fit). This area of power is usually located in the center of the lens and takes on the appearance of a "bubble"

Progressive: multifocal lenses with no lines

 Standard progressive lenses are multifocal designs that produce a gradual change in focus without lines or junctions. These lenses are high quality designs that individuals use, but may not be each manufacturer’s most current models. The determination of Standard Progressive designation takes into consideration the date the design was introduced to the market, the technology/design features, advantages and benefits and the wholesale list price from the manufacturer’s laboratory.

 Premium progressive lenses are multifocal designs that are the latest technology that produce a gradual change in focus without lines or junctions. These designs are the lens manufacturer’s highest technology models and produce the optimal ease of adaptation, comfort, and widest zones for reading and intermediate vision. The determination of Premium Progressive designation takes into consideration the date the design was introduced to the market, the technology/design features, advantages and benefits and the wholesale list price from the manufacturer’s laboratory.

Lens Options

Standard Polycarbonate: a commonly used lighter, thinner lens material that helps create a more impact-resistant lens

Tint (solid and gradient): a common lens add-on that reduces the light that enters the eyes; can be doctor recommended or for fashion purposes

Scratch Resistant Coating: a common lens coating that helps reduce scratches on the lenses

Anti-Reflective Coating: a common lens coating that allows for more light to pass through the lens, cutting down on glare and distracting reflections.  This coating is good for night driving and is also cosmetically appealing because it allows others to see your eyes rather than the light reflection off the lenses

Ultraviolent Coating: a common eyeglass lens coating that protects eyes from harmful ultraviolet light

LASIK or PRK: commonly referred to simply as laser eye surgery, is a type of [refractive surgery](http://en.wikipedia.org/wiki/Refractive_surgery) for correcting [myopia](http://en.wikipedia.org/wiki/Myopia), [hyperopia](http://en.wikipedia.org/wiki/Hyperopia), and [astigmatism](http://en.wikipedia.org/wiki/Astigmatism_%28eye%29). LASIK is performed by [ophthalmologists](http://en.wikipedia.org/wiki/Ophthalmologist) using a [laser](http://en.wikipedia.org/wiki/Laser). LASIK is similar to other surgical corrective procedures such as [photorefractive keratectomy](http://en.wikipedia.org/wiki/Photorefractive_keratectomy), PRK, (also called ASA, Advanced Surface Ablation) though it provides benefits such as faster patient recovery. Both LASIK and PRK represent advances over [radial keratotomy](http://en.wikipedia.org/wiki/Radial_keratotomy) in the surgical treatment of vision problems, and are thus viable alternatives to wearing corrective [eyeglasses](http://en.wikipedia.org/wiki/Eyeglasses) or [contact lenses](http://en.wikipedia.org/wiki/Contact_lenses) for many patients