## HEALTH NET VISION PPO FREQUENTLY ASKED QUESTIONS

Health Net Vision PPO plans are underwritten by Fidelity Security Life Insurance Company and serviced by EyeMed Vision Care, LLC (together, the "Fidelity Entities"). Discounts on vision care services and products are made available by EyeMed. Obligations of the Fidelity Entities are not the obligations of or guaranteed by Health Net, Inc. or its affiliates.



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- Q. What is a vision PPO plan?
- A. This PPO plan allows the member to choose either a contracted PPO network provider, or any licensed vision provider for covered services. You do not need to assign yourself or your covered family members to one particular vision provider.
- Q. Why should I use a PPO-contracted vision provider rather than one that is not affiliated?
- A. Using a PPO-contracted vision provider allows you to take advantage of negotiated contract rates with those providers, thus lowering your out-of-pocket costs.
- Q. What are the benefits of selecting eyewear from a Health Net Vision provider?
- A. When visiting a Health Net Vision plan provider, you may select from a wide variety of frames to fit your lifestyle. You can choose traditional, contemporary, or fashion frames. Many Health Net Vision plan providers carry frames from Luxottica, the world's leading frame manufacturer of such brands as Anne Klein,® Brooks Brothers,® Persol® and others.

It is recommended that you consult with your provider if you have questions about how your vision care plan will be applied to your eyewear selection.

- Q. Does your provider list include all types of eye care professionals?
- A. Our network of vision care providers includes ophthalmologists, (MD/DOs), optometrists (ODs), and opticians (RDOs). All providers are carefully credentialed before they are admitted to our network. See below for a description of each.
- Q. Why do I need an eye examination, especially if I haven't had a prescription change or I don't have a vision problem?
- A. An eye examination means more than getting a prescription it evaluates your eye health and is critical in the early detection of several vision and health-related conditions, including glaucoma, diabetes, cataracts and hypertension. And because early detection is key for treatment, periodic eye examinations play a vital role in ensuring the health of your eyes.

Eye examinations are also important for the health

and safety of children. The American Optometric Association recommends that children receive their first eye examination from an eye care professional as early as six months of age. Afterwards, your provider will advise you when your child's next eye examination should be scheduled.

Health Net Vision plan providers are dedicated to preserving your vision, while also making it convenient for you to receive quality eye care.

- Q. Does my plan cover contact lenses?
- A. All Health Net Vision plans offer a contact lens allowance that can be used in lieu of the lens benefits.
- Q. What is the difference between "medically necessary" and "cosmetic" contact lenses?
- A. "Medically necessary" contacts are a covered benefit for members who have one of four medical conditions:
  - 1) Aphakia resulting from cataract surgery on trauma;
  - 2) Visual acuity problems that cannot be corrected with spectacles to 20/70 or better in the better eye with spectacle lenses;
  - 3) Anisometropia of four (4) diopters or more, where contact lens corrections will improve visual acuity to 20/70 or better in the poorer eye;
  - 4) Keratoconus.

Most standard contact lens purchases are classified as "cosmetic" or "elective" because the patient has a choice between wearing contacts or glasses. Please note that the allowances for cosmetic or elective contact lenses are different from allowance for medically necessary lenses. Health Net Vision plans offer generous allowances for both types of contact lenses.

- Q. Can I get glasses and contact lenses?
- A. This will vary by your specific plan coverage. In most cases, you may decide to use your benefit towards frames and lenses. Please refer to your Certificate of Coverage for specific plan allowances. Additionally, your Health Net Vision plan provides discounts up to 40% on secondary purchases through participating providers only once the initial benefit has been used. Again, there are no claim forms to process and members have unlimited frequency on these secondary purchases.

- Q. Does the plan limit the kind of eyeglass frames I can choose?
- A. To ensure complete member satisfaction,
  Health Net Vision allows members to choose from
  any available frame at a provider location. Members
  may apply their frame allowance to the frame of
  their choice and receive 20% off any remaining
  balance significant savings on high quality eyewear.

  Most independent providers and all LensCrafters
  locations carry high quality designer frames by
  Luxottica, which may include: Anne Klein,® Brooks
  Brothers,® Persol,® Vogue® and many others.
- Q. What about extras, such as ultra-violet protection, anti-scratch coating and anti-reflective coatings?
- A. Health Net Vision plans cover the most popular lens options such as ultra-violet, scratch-resistant and anti-reflective coatings, tints and polycarbonate lenses at a scheduled discount. Additional lens options are available at a 20% discount.
- Q. What's the difference between an ophthalmologist, an optician and an optometrist?
- A. Optometrists (ODs): Doctors of Optometry are primary health care providers who examine, diagnose, treat and manage conditions and some diseases of the human eye and visual system.

  Optometrists are qualified to provide comprehensive eye examinations.

**Ophthalmologists (MD or DO):** Physicians who specialize in the treatment of diseases and disorders of the eye. Ophthalmologists are qualified to provide comprehensive eye examinations, treat and manage conditions and diseases of the human eye and visual system, and perform eye surgery.

## Registered Dispensing Optician (RDO):

Opticians, registered with the state Medical Board, who sell, dispense and/or fabricate eyeglasses in accordance with the prescriptions of optometrists and ophthalmologists. Opticians are not qualified to provide eye examinations.

- . How do I access my vision benefits?
- A. 1) Locate the provider nearest you by contacting
  Health Net Vision Member Services at
  1-866-392-6058 or by going to our website
  at www.healthnet.com > Doctor & Hospital
  Information > Supplemental Plan Provider Search
  > Vision.
  - 2) Schedule an appointment: Many provider locations have evening and weekend hours to accommodate busy schedules and some locations, including LensCrafters,® Pearle Vision,® Sears® Optical and Target® Optical have walk-in appointments available.
  - 3) **Receive services:** When you arrive at the provider office, identify yourself as a Health Net Vision member.
- A. No, with your Health Net Vision plan, you do not need to obtain a claim form for the in-network services. Simply say to your provider that you are a Health Net Vision member when you make your appointment or visit a participating provider location. You will need to obtain an out-of-network claim form for out-of-network services.
- How do I reach Member Services by phone or fax?
   Our Member Services Representatives are eager to

Toll-free: 1-866-392-6058 Toll-free fax: 1-866-293-7373 TDD/TTY: 1-866-308-5375

assist you.

Hours of Operation: Monday–Saturday 5:00 a.m. to 8:00 p.m. (PT) Sunday 8:00 a.m. to 5:00 p.m. (PT)

- Q. What is the mailing address for Member Services and Claims?
- A. Health Net Vision P.O. Box 8504 Mason, OH 45040-7111