# Got questions? We've got answers.

# How do I use my benefits?

Simply find a doctor using the provider locator at www.eyemed.com/NCFlex. Then, just schedule an appointment and receive services. We'll handle all the paperwork, when you visit an in-network provider.

# Can I view my EyeMed benefits online?

Yes, you can view your benefits and do a lot more on our secure Member Web – such as print an ID card, check the status of a claim, locate a provider and download an Explanation of Benefits. You can register at www.eyemed.com/NCFlex.

#### Want on-the-go access?

Download our mobile app by searching EyeMed in the App Store or Google Play and get the same features, plus the ability to save a vision prescription and set an eye exam reminder.

# How do I submit a claim?

We take care of all of the paperwork when you visit an in-network provider.

If you see an out-of-network provider AND you have out-of-network benefits as part of your vision benefits package, you'll need to pay at the time of service and complete a claim form to send to us for reimbursement. Be sure to include an itemized paid receipt with your name. The out-of-network claim form is also available on the NCFlex website under the vision icon.

# Will I get an ID card? How do I order replacements or extra cards?

Yes, we provide 2 ID cards in the subscriber's name, but you aren't required to have it at the time of service. If you lose your card or need extras for your family, you can print a replacement by creating an account at www.eyemed.com/NCFlex or downloading the EyeMed Members App (App Store or Google Play) to pull up a digital version anytime, anywhere.

# How do I find an eye doctor in your network?

A provider locator is located at www.eyemed.com/NCFlex. Simply click "Provider locator" and enter your zip code.

# Does EyeMed offer any additional discounts?

We sure do! At participating in-network providers, members can receive 40% off additional complete pairs of glasses or 20% off a partial pair (lenses only or frames only). You can also receive 20% off non-prescription sunglasses and accessories. If that's not enough, you can find additional special offers after you register at www.eyemed.com/NCFlex.

Don't like wearing glasses or contacts? We also offer discounts on LASIK laser vision correction. To find a LASIK provider, visit eyemedlasik.com or call 877-5laser6.

# I don't see any or all of my dependents on Member Web. Why?

Due to privacy guidelines, we only show family members who are under the age of 18 under the subscriber. Anyone 18 or older will need to register for his or her own account.





# Can I use my benefits online?

Absolutely! You can use your in-network benefits to purchase contact lenses and eyewear online at:

LENSCRAFTERS ♥ ☺ lenscrafters.com

**OPTICAL** targetoptical.com



glasses.com

**GLASSES** 

contactsdirect

#### If I have an FSA, can I apply funds to out-of-pocket costs after my EyeMed benefit is applied?

Yes. You can use your Flexible Spending Account (FSA) to pay for a variety of health-related out-of pocket expenses, including those associated with supplementary benefits like vision benefits. Money from the FSA can be applied toward the eye exam copay, out-of-pocket costs for prescription glasses or contact lenses (including upgrades), and supplies such as contact lens solution. Employees can even use FSA funds for LASIK surgery.

#### I don't wear glasses and can see fine. Why do I need an eye exam?

Getting an eye exam is not just about corrective vision – it's about your health. An eye exam can detect eye health problems like glaucoma or cataracts, as well as help identify signs of diseases that impact your whole body, such as high blood pressure, diabetes and high cholesterol – just to name a few.

To learn more about vision wellness, visit eyesiteonwellness.com.

#### At what age should my child first visit the eye doctor?

The American Optometric Association recommends that your child should have his or her first eye exam with an optometrist or ophthalmologist between 6 months of age and 1 year.<sup>1</sup> The doctor may check for nearsightedness, farsightedness, astigmatism, amblyopia (or "lazy eye"), proper eye movement and eye alignment, how the eye reacts to light and darkness, and other eye health problems. They also recommend that your child's next eye exam should take place sometime between the ages of 3 and 5, and then every year after that. During these exams, the doctor will conduct a comprehensive eye exam as well as vision screening tests. 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.<sup>2</sup>

# How often should I get an eye exam?

As with any type of ongoing health care, annual eye exams are a good rule of thumb unless otherwise directed by your doctor. To learn more about eye exams, visit eyesiteonwellness.com.

# Can I get the same care at a retail provider as I can at an independent doctor?

All optometrists, regardless of the setting of their practice, must meet the same state licensing and credentialing requirements. In addition, due to the finite number of optometry schools in the United States, optometrists are trained consistently regardless of the practice model they eventually choose.

# Can I go to Correction Enterprises to get my glasses?

Yes, Correction Enterprises is a provider for NCFlex. They will confirm your eligibility and you will pay anything over and above your benefits. Correction Enterprises will file the claim with EyeMed. Additional information can be found at correctionenterprises.com.

# I have a COBRA question, who do I contact?

Please contact the COBRA Plan Administrator, Forrest T. Jones & Company at P.O. Box 418131 Kansas City, MO 64141 or by phone at (800) 821-7303.

<sup>1</sup> American Optometric Association, "Infant Vision: Birth to 24 Months of Age", 2010, https://www.aoa.org/patients-and-public/ good-vision-throughout-life/childrens-vision/infant-vision-birth-to-24-months-of-age <sup>2</sup> All About Vision, "Vision Problems of Preschool Children," Oct. 26, 2017, http://www.allaboutvision.com/parents/preschool.htm









