

GIC Vision Care Plan Benefit Description

For eligible employees of the Commonwealth of Massachusetts and their dependents



For additional information contact Davis Vision **1-800-650-2466** or visit our website: www.davisvision.com

GIC Vision Plan benefits are provided by Davis Vision, one of the nation's leading managed vision and eyecare providers. The vision portion of the GIC Dental/Vision Plan provides a Preferred Provider Network statewide of over 900 vision providers. Additional Preferred Providers are in other New England states. Members receive basic services at no cost, or with a copay for enhanced materials and services, when they use a Preferred Provider. The GIC Dental/Vision Plan is for managers, legislators, staff in the legislature, and certain executive office staff who are not covered by collective bargaining, or who do not have another dental and/or vision plan.

How do I receive services from a provider in the network?

- Call the network provider of your choice and schedule an appointment.
- Identify yourself as a Davis Vision member and Commonwealth of Massachusetts Group Insurance Commission member or dependent.
- Provide the office with the member ID number located on your Davis Vision ID card and the name and date of birth of any covered dependent needing services.

It's that easy! The provider's office will verify your eligibility for services, and claim forms are not required!

Who are the network providers?

They are licensed providers in both private practice and retail locations who are extensively reviewed and credentialed to ensure that stringent standards for quality service are maintained. Please access Davis Vision's website at www.davisvision.com and enter either the Client Code 7621 or your GIC ID number and utilize the "Find a Doctor" feature, or call **1-800-650-2466** to access the Interactive Voice Response (IVR) Unit, which will supply you with the names and addresses of the network providers nearest you.

What are the plan benefits, frequencies and costs? See below*

EYE EXAMINATIONS

Including dilation, as professionally indicated. Frequent eye examinations may lead to better overall health since a comprehensive eye examination can detect over 30 systemic diseases, including diabetes.

In-Network Copayment.....\$0
Out-of-Network Reimbursed up to \$30

EYEGASSES

In-Network Copayment.....\$0

You may choose any Fashion or Designer level frame from Davis Vision's Frame Collection, covered in full. Or, if you select another frame in the network provider's office, a \$38 credit, plus a 20% discount off any overage will be applied. This credit would also apply at retail locations that do not carry the Frame Collection. Members are responsible for the amount over \$38 (less the applicable discount). For more information on lenses, please see "What lenses/coatings are included?".

Out-of-Network Reimbursed up to \$38 for frames, up to \$40 for single vision lenses, up to \$50 for bifocals, up to \$60 for trifocal lenses.

CONTACT LENSES

In-Network Copayment\$50

In lieu of eyeglasses, you may select contact lenses. Any contact lenses from Davis Vision's Contact Lens Collection will be covered in full per the number indicated below, and your evaluation, fitting and follow up care will also be covered.

Davis Vision Contact Lens Collection (includes evaluation, fitting, follow-up):

Disposable Four boxes/multi-packs¹

Planned Replacement Two boxes/multi-packs¹

In lieu of the Davis Vision contact lenses, members may use their \$100 credit, plus a 15% discount off any overage toward the provider's own supply of contact lenses. A 15% discount is available for evaluation, fitting and follow-up care. This credit would also apply towards all contact lenses received at participating retail locations.

Medically necessary contact lenses will be covered in full with prior approval.

* Patients ages 19 to 60 are eligible for services once every 24 months. Patients ages 18 and under and over 61 are eligible for services once every 12 months.

(CONTACT LENSES continued)

Out-of-Network Reimbursed up to \$100 for elective contact lenses.

Please note: Contact lenses can be worn by most people. Once the contact lens option is selected and the lenses are fitted, they may not be exchanged for eyeglasses.

// Number of contact lens boxes may vary based on manufacturer's packaging.

What lenses/coatings are included?*

- Plastic or glass single vision, bifocal or trifocal lenses, in any prescription range.
- Glass grey #3 prescription lenses.
- Oversize lenses.
- Post-cataract lenses.
- Tinting of plastic lenses.
- Polycarbonate lenses for dependent children, monocular patients and patients with prescriptions +/- 6.00 diopters or greater.
- Scratch-resistant coating.

Are there any optional frames, lens types or coatings available?*

Yes, you can pay the low, discounted fixed fees indicated (in addition to your basic copayment) and receive these exciting optional items:

- \$30 for a Premier frame from the "Collection".
- \$30 for polycarbonate lenses.
- \$20 for single vision scratch protection plan. Multifocal scratch protection plan is \$40.
- \$20 for glass photochromic lenses.
- \$20 for blended invisible bifocals.
- \$12 for ultraviolet (UV) coating.
- \$30 for intermediate-vision lenses.
- \$35 for standard ARC (anti-reflective coating). Premium ARC is \$48. Ultra ARC is \$60.
- \$60 for polarized lenses.
- \$80 for plastic photosensitive lenses.
- \$55 for high-index (thinner and lighter) lenses.
- \$50 for standard progressive addition multifocal lenses, \$80 for premium progressive addition multifocal lenses, \$130 for ultra progressive addition multifocal lenses.***

*** These lens options and copays apply to in-network benefits only.*

**** Progressive addition multifocals can be worn by most people. Conventional bifocals will be supplied at no additional cost for anyone who is unable to adapt to progressive addition lenses; however, the copayment will not be refunded.*

When will I receive my eyewear?

Generally, your eyewear will be delivered to your provider from the laboratory within five business days. More delivery time may be needed when out-of-stock frames, anti-reflective coating, specialized prescriptions or a participating provider's frame is selected.

What about out-of-network provider benefits?

You may receive services from an out-of-network provider, although you will receive the greatest value and maximize your benefit dollars if you select a provider who participates in the network. If you choose an out-of-network provider, you must pay the provider directly for all charges and then submit a claim for reimbursement to:

**Vision Care Processing Unit
P.O. Box 1525
Latham, NY 12110**

Only one claim per service may be submitted for reimbursement each benefit cycle. To request claim forms, please visit the Davis Vision website at www.davisvision.com or call 1.800.650.2466.

May I use the benefit at different times?

Continuity of care will best be maintained when all available services are obtained at one time from either a network or an out-of-network provider. To maximize your benefit value we recommend that all services be obtained from a network provider.

Information about Laser Vision Correction Services:

Davis Vision provides you and your eligible dependents with the opportunity to receive Laser Vision Correction Services at discounts of up to 25% off a participating provider's normal charges, or 5% off any advertised special (please note that some providers have flat fees equivalent to these discounts). Please check the discount available to you with the participating provider. For more information, please visit us at www.davisvision.com or call 1.800.650.2466.

Mail Order Contact Lenses:

Replacement contacts (after initial benefit) through www.DavisVisionContacts.com mail-order service ensures easy, convenient, purchasing online and quick, direct shipping to your door. Log on to our member Website for details.

Warranty Information:

Two-year eyeglass breakage warranty included at no additional cost. All plan eyeglasses come with a breakage warranty for repair or replacement of the frame and/or lenses for a period of one year from the date of delivery. The warranty applies to all plan covered eyeglasses, i.e. spectacle lenses, Davis Vision Collection frames and national retailer frames (where our Exclusive Collection is not displayed).

Are there any exclusions?

The following items are not covered by this vision program:

- Medical treatment of eye disease or injury.
- Vision therapy.
- Special lens designs or coatings, other than those previously described.
- Replacement of lost eyewear.
- Non-prescription (plano) lenses.
- Contact lenses and eyeglasses in the same benefit cycle.
- Services not performed by licensed personnel.
- Two pairs of eyeglasses in lieu of a bifocal.

For more information, please visit Davis Vision's website at www.davisvision.com or call Davis Vision at 1.800.650.2466 to:

- Learn more about your benefits
- Locate a Davis Vision provider
- Verify eligibility
- Print an enrollment confirmation
- Request an out-of-network provider reimbursement form
- Contact a Member Service Representative

Member Service Representatives are available:

- Monday through Friday, 8:00 AM to 11:00 PM, Eastern Time
- Saturday, 9:00 AM to 4:00 PM, Eastern Time
- Sunday, 12:00 PM to 4:00 PM, Eastern Time

Participants who use a TTY (Teletypewriter) because of a hearing or speech disability may access TTY services by calling 1-800-523-2847.

Your rights as a patient:

Davis Vision recognizes that all patients have specific rights, including, but not limited to:

- The right to complete information about their healthcare options and consequences.
- The right to participate in all treatment decisions.
- The right to dignity, privacy, confidentiality and non-discrimination.
- The right to complain or appeal any decision.

Patients also have the responsibility:

- To provide complete and accurate information.
- To follow care instructions.

For a complete copy of your Rights and Responsibilities as a Patient, please visit Davis Vision's website at:
www.davisvision.com or call **1.800.650.2466**.

“All insured products are underwritten by either HM Life Insurance Company or HM Life Insurance Company of New York.”

Davis Vision may operate as Davis Vision Insurance Administrators in California
