



Annual Enrollment Insurance Carrier Webinar Vision Insurance

September 23, 2022

3:30 p.m. CT

PAR**TN****ERS**
FOR HEALTH

Annual Enrollment Dates

State/Higher Education: Saturday, Oct. 1 – Friday, Oct. 14

Local Education/Local Government: Saturday, Oct. 1 – Friday, Oct. 28

Retirees: Saturday, Oct. 1 – Friday, Oct. 28

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Insurance Carrier Webinar Series

All attendees have been muted – if you have a question, type it into the chat box – to **Everyone**

- **Chat** - found at the bottom right of the screen
- Specific individual benefits or benefits processing questions, please email:
benefits.info@tn.gov



Today's Presenters

- Dawn Richards, EyeMed
- Benefits Administration staff available to answer questions

PART**NERS** **FOR HEALTH**

WELCOME TO EYEMED

Vision benefits
for every set
of eyes

eye
Med

Underwritten by Fidelity
Security Life Insurance Co.



CHANGES FOR 2023

The State, Local Education and Local Government Insurance Committees approved several benefit enhancements for the next vision contract, which was awarded to EyeMed.

**These changes will be effective
Jan. 1, 2023**



An eye on your health: Comprehensive eye exams

An eye exam can be one of the first places to detect some serious eye and health conditions – like high blood pressure, high cholesterol and diabetes. Eye exams are essential for kids, too, since vision issues can seriously impact a child's ability to learn.

And because you have EyeMed, your family can see eye doctors who offer the latest in digital exam technology and retinal imaging, giving them the best look into your eye sight.

The exam includes:

- Dilation (if needed)
- Case history
- Patient observation
- Clinical diagnostic testing, including binocular function
- Refractive status
- Color vision testing
- Stereopsis testing for binocular vision/ depth perception
- Assessment, diagnosis and treatment plan



Benefit Frequency: BASIC PLAN

Benefit	Basic Plan (Current)	Basic Plan (New)
Vision Exam	Once every calendar year	Once every calendar year
Retinal Imaging	Once every calendar year	Once every calendar year
Eyeglass Lenses	Once every calendar year in lieu of contact lenses	Once every calendar year in lieu of contact lenses
Frames	Once every two calendar years	Once every two calendar years
Contact Lenses	Once every calendar year in lieu of eyeglass lenses and frames	Once every calendar year in lieu of eyeglass lenses
Low Vision: Comprehensive Evaluation Low Vision - Follow-up Visit	Once every 60 months Four visits every 60 months	Once every two calendar years
Low Vision Aids	N/A	Once every two calendar years

Benefit Frequency: EXPANDED PLAN

Benefit	Expanded Plan (Current)	Expanded Plan (New)
Vision Exam	Once every calendar year	Once every calendar year
Retinal Imaging	Once every calendar year	Once every calendar year
Eyeglass Lenses	Once every calendar year in lieu of contact lenses	Once every calendar year in lieu of contact lenses
Frames	Once every two calendar years	Once every calendar year
Contact Lenses	Once every calendar year in lieu of eyeglass lenses and frames	Once every calendar year in lieu of eyeglass lenses
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Material Cost: BASIC PLAN

BENEFIT	IN-NETWORK		OUT-OF-NETWORK	
	CURRENT	NEW	CURRENT	NEW
Retail Frames	\$55 allowance	20% off balance over \$105 allowance	Up to \$55 reimbursement for frames and lenses combined	Up to \$55 reimbursement
Single Vision Lenses	\$0 copay	\$20 copay	Included with frames	Up to \$55 reimbursement
Bifocal Lenses	\$0 copay	\$20 copay	Included with frames	Up to \$55 reimbursement
Trifocal Lenses	\$0 copay	\$20 copay	Included with frames	Up to \$55 reimbursement
Conventional Contact Lenses	20% off balance over \$55 allowance	15% off balance over \$105 allowance	Up to \$75 reimbursement	Up to \$75 reimbursement
Disposable Contact Lenses	20% off balance over \$55 allowance	\$105 allowance	Up to \$30 reimbursement	Up to \$75 reimbursement
Contact Lenses (Medically Necessary)	\$155 allowance	\$155 allowance	Up to \$80 reimbursement	Up to \$80 reimbursement

Material Cost: EXPANDED PLAN

BENEFIT	IN-NETWORK		OUT-OF-NETWORK	
	CURRENT	NEW	CURRENT	NEW
Retail Frames	20% off balance over \$150 allowance	20% off balance over \$150 allowance	Up to \$75 reimbursement	Up to \$75 reimbursement
Single Vision Lenses	\$0 copay	\$15 copay	Included with frames	Up to \$55 reimbursement
Bifocal Lenses	\$0 copay	\$15 copay	Included with frames	Up to \$60 reimbursement
Trifocal Lenses	\$0 copay	\$15 copay	Included with frames	Up to \$90 reimbursement
Conventional Contact Lenses	20% off balance over \$140 allowance	15% off balance over \$150 allowance	Up to \$55 reimbursement	Up to \$100 reimbursement
Disposable Contact Lenses	20% off balance over \$140 allowance	\$150 allowance	Up to \$55 reimbursement	Up to \$100 reimbursement
Contact Lenses (Medically Necessary)	\$0 copay	\$0 copay; paid in full	Up to \$200 reimbursement	Up to \$210 reimbursement

A few benefit basics

YES- all enrolled employees will receive ID cards!

Keep an eye out for your EyeMed Welcome Kit arriving at your home address prior to January 1.

**Your frequency is based on:
Calendar Year**

So, if you receive an exam today, you are eligible again Jan. 1 and your benefits will be reset every Jan. 1.

Contacts are in lieu of lenses only

That means you are entitled to a full pair of glasses (frame & lenses) OR contacts and frames (you would then receive a 20% discount on your lenses).



Enjoy more extras: Member-only savings & discounts



40% off
additional complete
pairs of glasses



15% off
standard LASIK prices or
5% off the promotional price



20% off
any remaining balance
over the frame allowance



15% off
any balance over the conventional
contact lens allowance



20% off
any non-covered items,
including non-prescription
sunglasses



40% off
hearing exams and discounted,
set pricing on hearing aids

At participating in-network providers

Find your best fit

You're on EyeMed's INSIGHT network,
so you've got choices — lots of them

More than 2,200 provider access points at over 500 locations in
Tennessee, including:

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS[®]

PEARLE
VISION[®]

OPTICAL[®]

All Walmart and Sam's locations

Plus, online options:

LENSCRAFTERS[®]

OPTICAL[®]

Ray-Ban

GLASSES.COM[®]

contactsdirect

You may also use your benefits at more than 130,000 providers nationwide.

HOW TO LOCATE A PROVIDER

Your EyeMed Network: INSIGHT + Walmart



PHONE: 855.779.5046

Mon.-Sat., 7 a.m.–10 p.m. CT, Sun. 10 a.m.–7 p.m. CT

ONLINE: EyeMed splash page at ParTNersforHealth website or directly at: eyemed.com/stateoftn



Your Welcome Kit will arrive in the mail prior to Jan. 1. It will include two ID cards, the eight providers closest to your home and a summary of your benefits



After Jan. 1: Register through the website and download and use the EyeMed Members App (available in the App Store or Google Play)



Using your benefit

98% of EyeMed members use an in-network provider

In-network

1. Locate a provider and schedule an appointment
2. When you arrive, identify yourself as an EyeMed member
3. The provider verifies benefits using the patient name and date of birth
4. You only pay applicable co-pays at the time of service
5. That's it – no paperwork. Network providers always file the claim
6. Members can view their EOB through eyemed.com

Out-of-network

1. Member receives and pays for services at their choice of provider
2. Download an out-of-network claim form at eyemed.com
3. Complete and submit your receipts and claim form
4. That's it – we'll mail a reimbursement check and your EOB

Experience more: Your member tools

You'll receive an in-home Welcome Kit detailing your new vision benefits and the closest eye doctors.

And using your benefits couldn't be easier with access to two convenient digital tools – **Registration available after Jan. 1, 2023.**

eyemed.com/stateoftn

View benefits and eligibility status*

- Download ID cards and EOBs
- Find an eye doctor
- Schedule your eye exam
- Check claim status
- Download out-of-network claim form
- Get special offers

EyeMed Members App

- Pull up ID card and add to your wallet (for iOS only)
- See benefit details
- Find an eye doctor and get detailed directions
- Load and save prescriptions
- Access special offers on vision products and services



1 Purdue University Benchmark Portal independent assessment of call centers nationwide
*Due to HIPAA regulations, members will not be able to view dependents over the age of 18

2023 Monthly Premium Rates

Basic Vision Insurance Program	Jan. 1, 2023 – Dec. 31, 2023
Employee/Retiree	\$3.18
Employee/Retiree & Spouse	\$6.03
Employee/Retiree & Child(ren)	\$6.35
Employee/Retiree & Spouse & Child(ren)	\$9.33

Expanded Vision Insurance Program	Jan. 1, 2023 – Dec. 31, 2023
Employee/Retiree	\$6.30
Employee/Retiree & Spouse	\$11.98
Employee/Retiree & Child(ren)	\$12.60
Employee/Retiree & Spouse & Child(ren)	\$18.54

Enroll today

There's more to
love with EyeMed

Learn more at
enroll.eyemed.com

The EyeMed logo, featuring the word "eye" in a lowercase sans-serif font above the word "Med" in a similar font, both in white on a purple square background.

eye
Med

PPT-1910-M-864

Upcoming Insurance Carrier Webinars

All at 3:30 p.m. CT

- **Sept. 29:** Health Savings Account/Flexible Spending Accounts (FSAs - state/higher ed only)
- **Sept. 30:** Dental

Go to **tn.gov/PartnersForHealth > Annual Enrollment > About Enrollment** for a flyer on these webinars and to add a calendar link

Recordings will be posted on the ParTNers **YouTube page** – found by going to the **Videos** page, clicking the ParTNers YouTube link at top, go to **2022 Employee Webinars** playlist.

Employee Educational Webinars

Learn about your 2023 benefits options, changes, premiums and ask questions.

State and higher education (CT)

- Wednesday, Sept. 28, 1-2 p.m. CT
- Wednesday, Oct. 5, 2-3 p.m. CT
- Thursday, Oct. 13, 10-11 a.m. CT

Local Education and Local Government

- Wednesday, Oct. 5, 10-11 a.m. CT
- Thursday, Oct. 13, 2-3 p.m. CT
- Wednesday, Oct. 19, 3-4 p.m. CT

Go to **tn.gov/PartnersForHealth** > **Annual Enrollment** > **About Enrollment** for a flyer and instructions

tn.gov/partnersforhealth

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Annual Enrollment

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Find 2023 Annual Enrollment information and materials under the [Annual Enrollment tab](#).

- Find [10 Things You Need to Know video](#) under [Annual Enrollment](#)
- Find enrollment details under [About Enrollment](#).
- Find the **2023 digital and PDF Annual Enrollment newsletters** under [Enrollment Materials](#).
- Find all premium charts under [Premiums](#) tab at top of homepage.
- Find forms under Publications, then [Forms](#).
- Retirees have their own page under [For Retirement](#).
- The Employee Self Service instructions and videos will be posted by Oct. 1.

Find **Insurance Comparison Charts** under [Publications](#):

- [State and higher education Insurance Comparison Chart](#)



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QUESTIONS?

Press microphone or *6 to un-mute your line

Use the chat function – bottom right of screen

www.tn.gov/ParTNersForHealth

Click the [green Help button](#) to chat with a representative

Email: benefits.info@tn.gov

800.253.9981 or 615.741.3590

Monday - Friday, 8 a.m. - 4:30 p.m. CT