PARTNERS FOR HEALTH

2024 Vision Plan Handbook

State of Tennessee

Plan benefits effective Jan. 1, 2024

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Introduction

The State of Tennessee Group Insurance Program offers two vision insurance options, Basic and Expanded. Both plans provide different levels of benefits towards an eye exam for enrolled members and benefits towards eyeglasses or contacts. The differences for in-network benefits are summarized below, but please refer to the summary of benefit pages for full details of each plan.

Basic: The Basic Plan covers the eye exam in full after a $10 copay. In addition the Basic Plan covers the frame allowance for the first $105 of the frame cost and 20% off the cost above the allowance. Or, you can elect to use the $105 allowance towards contact lenses. Please note that the exam and lens frequency is once every calendar year and once every two calendar years for frames.

Expanded: The Expanded Plan covers the eye exam in full with no copay. The frame allowance is $150 for the Expanded Plan every calendar year and 20% off the cost above the allowance. The contact lens benefit for the expanded plan is $150 towards contacts. In addition, the Expanded Plan has several additional discounts or fixed costs on certain add ons. For example, progressive lenses (no-line bifocals) have fixed copays depending on the level that you and your provider select.

EyeMed Customer Service can be contacted at: 1.855.779.5046 Monday through Friday 7 a.m. - 10 p.m. CT and Sunday 10 a.m. - 7 p.m. CT. Additional information on the vision plans may also be found on the EyeMed website at: eyemed.com/stateoftn.

At this time, we do not coordinate benefits so all claims will be processed as primary. Our goal is to provide maximum benefit to our members. Because of this, we're able to simplify the administrative process for our network providers and offer faster turnaround time on our claims processing for members.

To be eligible for coverage, an employee must be employed by an agency that is participating in the State of Tennessee Voluntary Group Vision Insurance Program. Employees and Dependents of Employees ARE NOT required to participate in a state-sponsored group basic health plan as a condition of participating in the State Group Vision Insurance Program. However, Retirees and Dependents of Retirees ARE required to participate in a state-sponsored group basic health plan as a condition of participating in the State Group Vision Insurance Program. An Employee or Retiree's participation in the State Group Vision Insurance Program is required for participation of eligible Dependents, EXCEPT when Dependents are allowed to remain enrolled in a state-sponsored group basic health plan after the Retiree is no longer eligible for a state-sponsored group basic health plan and the State Group Vision Insurance Program due to reaching the age for Medicare or following the Retiree's death. Participation by those enrolled in the State Group Vision Insurance Program is on a calendar year basis, and enrollment may only be dropped by the participants during the Annual Enrollment Period for the beginning of the next calendar year or due to an acquire event or loss of eligibility for other coverage event. Only Members who lose eligibility under this plan or become newly eligible for other coverage may cancel.

State of Tennessee - Basic Plan

Effective January 2024

40% OFF

additional complete pair of prescription eyeglasses

20% OFF

non-covered items, including non-prescription sunglasses*

Find an eye doctor

(Insight + Walmart Network)

- 855.779.5046
- www.eyemed.com/stateoftn
- EyeMed Members App
- For LASIK, call 1.800.988.4221

Heads up

You may have additional benefits. Log into www.eyemed.com/stateoftn to see all benefits.

SUMMARY OF BENEFITS

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
EXAM SERVICES		
Exam	$10 copay	Up to $40
Retinal Imaging	Up to $39	Not covered
CONTACT LENS FIT AND FOLLOW-UP		
Fit and Follow-up – Standard	$40 copay ; contact lens fit and two follow-up visits	Not covered
Fit and Follow-up – Premium	$50 copay	Not covered
FRAME		
Frame	$0 copay; 20% off balance over $105 allowance	Up to $55
STANDARD PLASTIC LENSES		
Single Vision	$20 copay	Up to $55
Bifocal	$20 copay	Up to $55
Trifocal	$20 copay	Up to $55
Lenticular	$20 copay	Up to $90
Progressive – Standard	$90 copay	Up to $55
Progressive – Premium Tier	$110 - $225	Up to $55
LENS OPTIONS		
Anti Reflective Coating – Standard	$45	Not covered
Anti Reflective Coating – Premium Tier 1 - 3	$70/$85/$120	Not covered
Photochromic – Non-Glass	$75	Not covered
Polycarbonate – Standard	$40	Not covered
Polycarbonate – Standard < 19 years of age	$0 copay	Up to $10
Scratch Coating – Standard Plastic	$15	Not covered
Tint – Solid or Gradient	$15	Not covered
UV Treatment	$15	Not covered
Polarized	$90	Not covered
All Other Lens Options	20% off retail price	Not covered
CONTACT LENSES		
Contacts – Conventional	$0 copay; 15% off balance over $105 allowance	Up to $75
Contacts – Disposable	$0 copay; 100% of balance over $105 allowance	Up to $75
Contacts – Medically Necessary	$155 allowance	Up to $80
LOW VISION		
Low Vision Comprehensive Examination	$300 allowance	Up to $300
Low Vision Supplmental Aids	$300 allowance	Up to $300
OTHER		
Hearing Care from Amplifon Network	Discounts on hearing exam and aids; call 1.877.203.0675	Not covered
LASIK or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1.800.988.4221	Not covered

FREQUENCY	ALLOWED FREQUENCY - ADULTS	ALLOWED FREQUENCY - KIDS
Exam	Once every calendar year	Once every calendar year
Frame	Once every 2 calendar years	Once every 2 calendar years
Lenses	Once every calendar year	Once every calendar year
Contact Lenses	Once every calendar year	Once every calendar year
Low Vision Comprehensive Examination	Once every 2 calendar years	Once every 2 calendar years
Low Vision Supplmental Aids	Once every 2 calendar years	Once every 2 calendar years

(Plan allows member to receive either contacts and frame, or frames and lens materials)

Underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, Policy number VC-146. This is a snapshot of your benefits. The Certificate of Insurance can be found on the ParTNers for Health website. Following are general limitations and exclusions: Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program where federal, state or subdivisions thereof; medical or surgical treatment, services or supplies for the treatment of the eye, eyes or supporting structures; orthoptic or vision training; subnormal vision aids and any associated supplemental testing; Anisekonic lenses; vision examination or any corrective vision materials required by a Policyholder as a condition of employment; safety eyewear; lost or broken lenses, frames, glasses or contact lenses that are replaced before the next Benefit Frequency when vision materials would next become available; refraction, when not provided as part of a comprehensive eye examination; solutions, cleaning products or frame cases; electronic vision devices, except as provided in the Low Vision Aids benefit; services rendered after the date an Insured Person ceases to be covered under the Policy, except when vision materials order before coverage ended are delivered and the services rendered to the Insured Person are within 31 days from the date of such order; fees charged by a Provider for services other than a covered benefit and any local, state or Federal taxes must be paid in full by the Insured Person to the Provider. such fees, taxes or materials are not covered under the policy; Allowances provide no remaining balance for future use within the same Benefit Frequency; some provisions, benefits, exclusions or limitations listed herein may vary by State.

State of Tennessee - Expanded Plan

Effective January 2024

40% OFF

additional complete pair of prescription eyeglasses

20% OFF

non-covered items, including non-prescription sunglasses*

Find an eye doctor

(Insight + Walmart Network)

- 855.779.5046
- www.eyemed.com/stateoftn
- EyeMed Members App
- For LASIK, call 1.800.988.4221

Heads up

You may have additional benefits. Log into www.eyemed.com/stateoftn to see all benefits.

SUMMARY OF BENEFITS

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
EXAM SERVICES		
Exam	$0 copay	Up to $50
Retinal Imaging	$0 copay	Up to $20
CONTACT LENS FIT AND FOLLOW-UP		
Fit and Follow-up – Standard	$35 copay; contact lens fit and two follow-up visits	Up to $20
Fit and Follow-up – Premium	$45 copay	Up to $20
FRAME		
Frame	$0 copay; 20% off balance over $150 allowance	Up to $75
STANDARD PLASTIC LENSES		
Single Vision	$15 copay	Up to $55
Bifocal	$15 copay	Up to $60
Trifocal	$15 copay	Up to $60
Lenticular	$15 copay	Up to $90
Progressive – Standard	$50 copay	Up to $90
Progressive – Premium Tier	$85 - $175	Up to $90
LENS OPTIONS		
Anti Reflective Coating – Standard	$45	Not covered
Anti Reflective Coating – Premium Tier 1 - 3	$70/$85/$120	Not covered
Photochromic – Non-Glass	$50	Up to $25
Polycarbonate – Standard	$40	Up to $10
Polycarbonate – Standard < 19 years of age	$0 copay	Up to $10
Scratch Coating – Standard Plastic	$15	Up to $10
Tint – Solid or Gradient	$15	Up to $10
UV Treatment	$15	Up to $10
Polarized	$75	Not covered
All Other Lens Options	20% off retail price	Not covered
CONTACT LENSES		
Contacts – Conventional	$0 copay; 15% off balance over $150 allowance	Up to $100
Contacts – Disposable	$0 copay; 100% of balance over $150 allowance	Up to $100
Contacts – Medically Necessary	$0 copay; paid in full	Up to $210
LOW VISION		
Low Vision Comprehensive Examination	$300 allowance	Up to $300
Low Vision Supplmental Aids	$300 allowance	Up to $300
OTHER		
Hearing Care from Amplifon Network	Discounts on hearing exam and aids; call 1.877.203.0675	Not covered
LASIK or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1.800.988.4221	Not covered

FREQUENCY	ALLOWED FREQUENCY - ADULTS	ALLOWED FREQUENCY - KIDS
Exam	Once every calendar year	Once every calendar year
Frame	Once every calendar year	Once every calendar year
Lenses	Once every calendar year	Once every calendar year
Contact Lenses	Once every calendar year	Once every calendar year
Low Vision Comprehensive Examination	Once every 2 calendar years	Once every 2 calendar years
Low Vision Supplmental Aids	Once every 2 calendar years	Once every 2 calendar years

(Plan allows member to receive either contacts and frame, or frames and lens materials)

Underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, Policy number VC-146. This is a snapshot of your benefits. The Certificate of Insurance can be found on the ParTNers for Health website. Following are general limitations and exclusions: Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program where federal, state or subdivisions thereof; medical or surgical treatment, services or supplies for the treatment of the eye, eyes or supporting structures; orthoptic or vision training; subnormal vision aids and any associated supplemental testing; Anisekonic lenses; vision examination or any corrective vision materials required by a Policyholder as a condition of employment; safety eyewear; lost or broken lenses, frames, glasses or contact lenses that are replaced before the next Benefit Frequency when vision materials would next become available; refraction, when not provided as part of a comprehensive eye examination; solutions, cleaning products or frame cases; electronic vision devices, except as provided in the Low Vision Aids benefit; services rendered after the date an Insured Person ceases to be covered under the Policy, except when vision materials order before coverage ended are delivered and the services rendered to the Insured Person are within 31 days from the date of such order; fees charged by a Provider for services other than a covered benefit and any local, state or Federal taxes must be paid in full by the Insured Person to the Provider. such fees, taxes or materials are not covered under the policy; Allowances provide no remaining balance for future use within the same Benefit Frequency; some provisions, benefits, exclusions or limitations listed herein may vary by State.

Got questions? We've got answers.

HOW DO I USE MY BENEFITS?

It's a lot easier than other kinds of benefits you might have. Just choose an in-network eye doctor from the Enhanced Provider Search on eyemed.com/stateoftn, schedule your visit and go in for care or eyewear. You don't even need your ID card if you don't have it – just give them your name. When you stay in-network, we'll handle all the paperwork.

CAN I VIEW MY EYEMED BENEFITS ONLINE?

Yes, you can view your benefits and do a lot more on our secure member portal – such as print an ID card, check the status of a claim, locate a provider and download an explanation of benefits.

HOW DO I GET ON-THE-GO ACCESS?

Download the EyeMed Members App (App Store or Google Play) to get the same features, plus the ability to save a vision prescription, set an eye exam reminder or save your ID card to your wallet (iOS only).

HOW DO I SUBMIT A CLAIM?

When you see one of our in-network providers, we take care of all the paperwork. If you visit an out-of-network provider, you'll need to pay during the visit and submit a claim form online for reimbursement. Remember to upload an itemized paid receipt with your name included.

WILL I GET AN ID CARD? HOW DO I ORDER REPLACEMENTS OR EXTRA CARDS?

We send two ID cards in the subscriber's name when you join EyeMed, but you don't have to have it when you visit your eye doctor. If you lose your card or need extras for your family, you can print a replacement on the member portal. Or, to pull up a digital version anytime, anywhere, download the EyeMed Members App through the App Store or Google Play.

HOW DO I FIND AN EYE DOCTOR IN THE NETWORK?

Our Enhanced Provider Search on eyemed.com/stateoftn has more than 100,000 network providers to choose from. You can filter your search to find ones near you that have the frame brands, hours and services you want most.

DOES EYEMED OFFER ANY ADDITIONAL DISCOUNTS?

We sure do. At participating in-network providers, members get extra savings like 40% off complete additional pair of eyeglasses or 20% off non-prescription sunglasses and accessories. (These discounts are for in-network providers only. Benefits may not be combined with any discount, promotional offering, or other group benefit plans. Additional limitations and exclusions may apply. Log in to member portal for full details.)

Don't like wearing glasses or contacts? No problem. We also offer discounts on LASIK laser vision correction. Learn more about LASIK or call 1.800.988.4221 to find a US Laser Network provider.

HOW CAN I SEE INFORMATION ABOUT MY DEPENDENTS?

If they're under the age of 18, their information will be listed with yours on the member portal. But, due to privacy rules, dependents 18 or older won't be listed there. They'll need to register for their own account.

CAN I USE MY BENEFITS ONLINE?

Absolutely. Apply EyeMed benefits in your shopping cart at many popular online eyewear stores, with free shipping, free returns and no paperwork. Visit any of our online network options:

- lenscrafters.com
- targetoptical.com
- ray-ban.com
- glasses.com
- contactsdirect.com
- oakley.com

CAN I USE FSA FUNDS AFTER MY EYEMED BENEFIT IS APPLIED?

Sure. A flexible spending account is great for paying for a variety of health-related out-of-pocket expenses, including vision care. You can use FSA money for the eye exam copay, prescription glasses or contact lenses, supplies such as contact lens solution, even LASIK surgery. Vision care out-of-pocket costs are also eligible for health savings account reimbursement, though these expenses don't count toward your annual deductible. If you are enrolled in a consumer-driven health plan, or CDHP, you can't have a general purpose health care FSA, but you may have access to and be able to enroll a limited purpose FSA which is just for vision and/or dental expenses. You may use the funds in your limited purpose FSA after your EyeMed benefit is applied as well, for copayments or coinsurance.

I DON'T WEAR GLASSES AND CAN SEE FINE. WHY DO I NEED AN EYE EXAM?

Getting an eye exam isn't just about needing glasses. It's also about your health. An eye exam can detect eye health problems like glaucoma or cataracts, but it may also help identify signs of serious diseases, like high blood pressure, diabetes and high cholesterol – just to name a few.[1] We talk about the vision/health link a lot at eyesiteonwellness.com.

AT WHAT AGE SHOULD MY CHILD FIRST VISIT THE EYE DOCTOR?

The American Optometric Association recommends a first eye exam with an optometrist or ophthalmologist between 6 months and 1 year of age.[2] The doctor may check for things like nearsightedness, farsightedness, astigmatism, amblyopia (or "lazy eye"), proper eye movement and eye alignment and how the eye reacts to light and darkness. They also recommend an exam between the ages of 3 and 5, and every year after that. During these exams, many doctors may do a comprehensive eye exam and vision screening tests, depending on the child's vision needs. 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 allows 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.[3]

HOW OFTEN SHOULD I GET AN EYE EXAM?

Vision changes can happen slowly – you may not even notice it. Annual eye exams are a good rule of thumb unless your doctor suggests more frequent checks; we suggest making it part of your regular preventive care routine.

[1] 5 Health Problems Eye Exams Can Detect," YourSightMatters.com, March, 2016.
[2] Recommended eye examination frequency for pediatric patients and adults," American Optometric Association, https://www.aoa.org/patients-and-public/caring-for-your-vision/comprehensive-eye-and-vision-examination/recommended-examination-frequency-for-pediatric-patients-and-adults. Accessed January 2019.
[3] All About Vision, "Vision Problems of Preschool Children," Oct. 26, 2017, http://www.allaboutvision.com/parents/preschool.htm

HOW TO: mobilize your vision plan

EYEMED MEMBERS APP

Our member app was the first of its kind. But innovation – like your life – never stops. The EyeMed Members App is packed with ahead-of-the-game resources wherever you are. Before, during and after your eye appointment.

Get the latest EyeMed Members App:

1. **DOWNLOAD** – Search "EyeMed Members" in your App store, iTunes or Google Play.
2. **OPEN** – You can use some features right away; others unlock once you register.
3. **REGISTER** – You'll need your member ID or the last four digits of your social security number.
4. **LOG IN** – If you've already registered on eyemed.com, you can log onto the app the same way.

	Ready when you download	Unlocked when you register
Find nearby network providers	●	
On-the-fly appointment scheduling	●	
Turn by turn directions and map	●	
Eye exam and contact lens reminders		●
Electronic ID card for office visits		●
Save vision prescriptions*		●
Benefit plan details		●
Answers to common questions	●	
Special offers and discounts		●
Direct line to EyeMed support	●	

SEE THE GOOD STUFF

Register on eyemed.com/stateoftn or grab the member app (App Store or Google Play) now

* Take a picture of your prescription and store it in your app. No need to type in the numbers.

INDEPENDENT PROVIDER NETWORK + LENSCRAFTERS PEARLE VISION OPTICAL

PDF-1801-M-135

VISION BENEFITS, HOWEVER YOU SHOP

There's more in store – online

IN-NETWORK. ONLINE. OUTSTANDING.

The ways people like to shop are as varied as their prescriptions, which is why your vision benefits give you the option to shop exactly how you want. Prefer heading into your favorite brick-and-mortar retailer? Go for it. Rather shop online? We've got you covered – with more in-network options than ever.

Shop and buy frames, contacts and sunglasses, just like you would in the store – but from your computer, smartphone or tablet. It's fast, it's easy and it's all built into your vision benefits.

CONVENIENT ONLINE SHOPPING

- Choose from hundreds of brand-name frames and contacts
- Instantly apply your in-network benefits at checkout
- Enjoy free shipping and returns

LensCrafters	lenscrafters.com
Target Optical	targetoptical.com
Ray-Ban	ray-ban.com
GLASSES.COM	glasses.com
contactsdirect	contactsdirect.com
OAKLEY	oakley.com

DON'T HAVE A CURRENT PRESCRIPTION?

The Provider Locator on Member Web and the EyeMed app will help you find the right place for an eye exam.

SEE THE GOOD STUFF

Register on eyemed.com/member or grab the EyeMed app (App Store or Google Play) now

INDEPENDENT PROVIDER NETWORK + LensCrafters PEARLE VISION Target Optical

PDF-2309-M-638

A site for sore eyes

GET EXPERT ADVICE YOU CAN USE

Your eyes weigh about one ounce each. They have two million working parts. They determine 80% of your memories.

We admit it – we're amazed by your eyes. So strong. So delicate. So necessary. A website entirely focused on their care and well-being just makes sense. So we've collected eye care wisdom and advice from vision experts all in one spot. One eye-friendly, health-savvy, article-packed spot.

Introducing eyesiteonwellness.com

ARTICLES FOR ALL THINGS VISION

HEALTHY VISION

Your precious little peepers are surrounded by danger and disease. But you can protect them. Maybe even make them better. We'll show you how.

VISION BY AGE

Eyes change with time. So do your vision needs. Learn how to look after eyes of all ages.

EYEWEAR STYLE & CARE

What to think of first – and how to make it last. Let's make sure your contacts, glasses or shades fit your life. And your personality. And your look.

VISION TECHNOLOGY

Technology is transforming vision right before our eyes. How does the digital experience do things differently? The answers are right here.

INTERESTING + ACTIVE = INTERACTIVE

What's it like to see with cataracts? Who invented sunglasses? What do round frames say about you? Find these answers and more in our collection of video clips, quizzes, tools and vision simulators.

SEE THE GOOD STUFF

Register on eyemed.com/stateoftn or grab the member app (App Store or Google Play) now

INDEPENDENT PROVIDER NETWORK + LENSCRAFTERS PEARLE VISION OPTICAL

PDF-1801-M-153

INNOVATIVE ANSWERS FOR TOTAL HEALTH & WELLNESS

Hear all the sweet sounds of life

Hearing loss is more common than you might think. It affects one in nine Americans[1] and can come on so gradually you may not even notice it. But the good news is 95% of hearing loss can be easily treated with hearing aids.[1]

That's why we give you access to affordable hearing care discounts through Amplifon, the nation's largest independent hearing discount network – so you can enjoy all of life's sights and sounds.

YOUR HEARING DISCOUNT THROUGH AMPLIFON INCLUDES:

- Up to 64% off hearing aids at thousands of convenient locations nationwide[2]
- Discounted, set pricing on thousands of hearing aids
- 60-day hearing aid trial period with no restocking fees
- Free batteries for two years with initial purchase
- Three year warranty and loss and damage coverage

Call 877.203.0675 to find a hearing care provider near you and schedule a hearing exam today.

SEE THE GOOD STUFF

Register on **eyemed.com/stateoftn** or grab the EyeMed app (App Store or Google Play)

amplifon Hearing Health Care

[1] https://www.amplifonusa.com/hearing-loss
[2] Savings based on Amplifon Hearing Health Care average member savings data for 2020

PDF-2105-M-370

Special Notices:

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you have a complaint regarding discrimination, please call 615.532.9617.