

About Your BEST Life *Vision PPO Plan*

Welcome to BEST Life! This flyer explains how your Vision PPO plan works. If you have any other questions about your plan, please contact BEST Life's Customer Service Department at **800.433.0088** or by email at cs@bestlife.com.



How does the plan work?

To start using this plan, select an ophthalmologist, optometrist or optician within the EyeMed Access Network and call to make an appointment. While you do have the freedom to go to a vision care professional outside of the EyeMed network, you will receive greater savings from vision providers within EyeMed's Access Network.

EyeMed
VISION CARE

The cost of services by an EyeMed vision provider will be based on co-payments, discounts, and amounts over what the plan covers. There are no claim forms to process when you go to an EyeMed provider. Out-of-network providers may require a member to cover the full cost of services and then file a claim form to get reimbursed.

Please note: While an ID card is not necessary to access your benefits, we encourage members to confirm their eligibility with BEST Life before making an appointment. To confirm eligibility, call BEST Life at **800.433.0088**.

How are benefits covered?

In-network services are based on co-payments, allowances, discounts and frequencies. Your Schedule of Benefits lists what your costs will be for each type of vision care service:

- **Co-payments:** the amount the member pays for a service or material at the time of the visit.
- **Allowance:** the amount the member will be credited for a service or material.
- **Discounts:** lists any discounts for a service or material as the total percentage the member will pay. I.e. a 20% discount is listed as 80% of the retail charge.
- **Frequency:** the number of months in which exams, frames, lenses and contacts benefits become available for use again. Some plans may have different frequencies for each category of services.

Out-of-network services list the maximum amount a member will be reimbursed for a service or material.

For exact details, please refer to your plan's Certificate of Insurance.

Does my plan cover contacts in addition to frames and lenses?

On your plan, contact lenses are covered in place of eyeglass lenses. However, frames will be covered when they are purchased at the same time as contact lenses.

To find out what your plan covers, please refer to your Certificate of Insurance.

Does my plan include any discounts?

Your plan includes discounts on lens options like UV coating, tints, polycarbonates either at a co-pay or at a discount percentage. In addition, a 15% discount off the retail price or 5% off any promotion price for LASIK or PRK laser vision correction is available. For details on additional discounts, refer to your EyeMed vision provider.

How do I find a Network Provider?

Your plan uses the EyeMed Access Network. To locate a network provider near you, log on to www.bestlife.com, and click on "Provider Look-up" at the top right of the screen, and click on EyeMed Vision, then select the Access Network. Or visit EyeMed's website at www.eyemedvisioncare.com. No registration is necessary to locate a vision provider.

Make sure you select the Access network. To ensure you are charged correctly, identify yourself as a BEST Life member and provide your BEST Life Vision PPO ID Card.

How do I file a claim form?

Members who use the EyeMed network do not need to file a claim form. To obtain a claim form for out-of-network services, please log on to EyeMed's website at www.eyemedvisioncare.com. You may need to log into your EyeMed account to access a copy.

Your plan's Certificate of Insurance provides detailed information about your plan. We encourage our members to become familiar with the Certificate of Insurance before they use their benefits.

Have Questions?

For more information about your plan, visit www.bestlife.com/members and read our Vision PPO FAQ.