

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, it's simple: locate 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.

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: once enrolled, a vision ID card will be mailed to your place of residence. While an ID card is not necessary to access your benefits, we encourage members to confirm their eligibility with EyeMed before making an appointment.

How are benefits covered?

Your plan includes co-payments, reimbursement, balances, discounts and frequencies. How you are charged will depend on the combination of all of these:

- **Co-payments:** the amount the member pays for a service or material.
- **Reimbursement:** the maximum amount the plan will reimburse for that service or material.
- **Balance:** the maximum amount the plan covers for a service or material.
- **Discount:** the percentage the member pays for a service or material.
- **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.

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.

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 a 15% discount off the retail price or 5% off any promotional price LASIK or PRK laser vision correction procedures. Additional discounts may also be available. For more information, please refer to the Summary Benefits included with your member ID card.

Why see a network provider?

Your vision plan is designed to provide cost-savings at the greatest convenience to you and your dependents. EyeMed has one of the largest networks in the country and includes access to private practices and leading optical retailers including LensCrafters, Target Optical, Sears Optical, JC Penny Optical and most Pearle Vision locations.

When vision care is provided by an EyeMed location, cost for care is covered at a co-pay amount or a discounted amount, which is substantially lower than what the plan reimburses for out-of-network services.

BEST Life's Vision PPO is administered by EyeMed. For questions regarding EyeMed's network or to locate provider near you, please visit EyeMed's website at www.eyemedvisioncare.com.

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.