Phoebe Ministries

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Vision Benefits of America Plan
Effective as of January 01, 2020

All employees working at least 30 hours per week and their dependents may elect to participate in the vision plan through Vision Benefits of America. This is a fully insured plan covering benefits as outlined below. **Your election into this plan is a <u>24 month commitment</u>, which means your election will continue for all of 2020 and 2021 unless you have a qualifying change in family status that is consistent with your change request.**

Frequency of Service	Employee	Spouse	Children (to age 26)
Vision Exam	12 months	12 months	12 months
Lenses	12 months	12 months	12 months
Frames	24 months	24 months	24 months

Employee can select either a VBA Doctor (15,000 Nationwide) or a Non-Participating Doctor.

	VBA Doctor	Non-Participating Doctor
	Amount Covered	Amount Reimbursed
Vision Exam	100%	$40.00
Clear Standard Lenses (pair):		
Single Vision	100%	$40.00
Bifocal	100%	$50.00
Blended "No-Line" Bifocals	100%	$50.00
Trifocal	100%	$75.00
Progressives****	Controlled Cost	$75.00
Lenticular	100%	$100
1 Yr Scratch Protection	100%	N/A
Polycarbonate Lens Material***	100%	N/A
Frame	100%*	$50.00
OR		
Contacts (in lieu of glasses)		
Material Allowance	$110	$110
Fitting Fee	15% off UCR**	N/A
Medically Required Contacts	100%*****	$320.00
Low Vision Aids (Per 24 months)	$650	$650

   *Within the program's $50 wholesale allowance (approximately $125 to $150 retail).

   **Usual, Customary, and Reasonable as determined by VBA.

  ***Available In-Network at no charge for children under age 19.

****Progressive Lenses typically retail from $150 to $400, depending on lens options. VBA's controlled costs generally range from $45 to $175.

*****Medically Required Contacts may only be selected in lieu of all other material benefits listed herein.

Laser Vision Correction: Discount off of prevailing fees at *QualSight*
Hearing Aid Program: Discount off of prevailing fees at *Beltone*

Level of Coverage	Cost Per Pay As of 01-01-2020
Employee Only	$2.84
Employee plus Spouse	$4.80
Employee plus Child	$4.80
Employee plus Children	$6.69
Family	$6.69

Vision Insurance (cont'd)

1. What is the benefit of using a VBA Participating Provider?

Every VBA Participating Provider location must have either a licensed practicing Doctor of Optometry or Ophthalmology associated with it. Each has agreed to accept VBA's fee as full payment for their services and adhere to VBA's comprehensive examination standards. Additionally, all lenses will be fabricated at one of VBA' Approved Optical Labs, where both the cost and the quality are strictly controlled.

2. Who are the VBA Participating Providers in my area?

VBA represents one of the most comprehensive networks of Optometrists, Ophthalmologists and well known Retail Optical Stores in the nation. An up-to-date list of the providers in your area will be sent to your home, along with a validated benefit form, when you request service from VBA. Or, you may search for a provider while visiting the VBA website at **www.visionbenefits.com**.

3. Do I have to request a benefit form before making my eye appointment?

YES! You should hit the "Request a Benefit Form" button on the VBA website or following the call instructions noted in the answer to question 4 below. After entering the Member's ID Number and Home Zip Code, you will be able to view your plan's benefit parameters and the claims history for any of your covered family members. You may also submit your request for any needed Benefit Forms and, if eligible, you will receive immediate confirmation that the forms you requested will be mailed to your home by the end of the next business day! You will also receive the most recent list of VBA Participating Providers in your area.

Once you receive these materials, you should select a provider from the list and make an appointment. Remember, YOU MUST PRESENT THE VALIDATED VBA BENEFIT FORM TO THE PARTICIPATING PROVIDER ON YOUR FIRST VISIT. Failure to do so will result in higher charges.

4. When is the best time to call VBA's Customer Service Department?

If you only need to request VBA Benefit Forms for yourself or your dependents you can call any time. After reaching our Customer Service Department at **1-800-432-4966**, simply press Option 4. However, if you need to speak with a VBA Customer Service Representative, you may call between the hours of 8:30 am and 7:00 pm EST Monday through Friday. You may experience longer waiting times in the morning hours. Generally, later in the day and later in the week is better.

5. Once I have received my VBA benefit form, how long do I have to make an appointment?

Since your vision benefits through VBA are prepaid, the benefit form you receive is similar to a voucher and must be used within 90 days after you have received it. As long as you have made your appointment within that 90 day period, the VBA Participating Provider will accept it.

6. Is an insurance identification card required to utilize my VBA benefit?

No, identification cards are not necessary to use this vision plan and are not issued by VBA.

7. Will there be any extra charges if I use a VBA Provider?

Your plan will provide a complete vision exam, clear lenses and a quality frame at no out-of-pocket cost to you other than any applicable copayment amounts. However, should you select optional items that may not be covered, such as tinted lenses, photograys or progressive no-line bifocals, there will be additional charges that you will be responsible for. Additionally, frames whose acquisition cost exceeds the plan's wholesale frame allowance will also result in extra charges.

Even though these optional items aren't covered under the plan, the amounts you will be charged are strictly controlled by VBA and are considered fair and reasonable. Ask the VBA Provider if the items you select would result in any additional charges.

NOTE: MAKE SURE YOU ARE AWARE OF ANY ADDITIONAL CHARGES BEFORE YOU SIGN THE BENEFIT FORM. VBA MONITORS ALL ADDITIONAL CHARGES TO INSURE THAT THEY ARE CORRECT.