

*Health Net*

# Vision PPO

*Frequently asked questions*



Health Net®

### **Q** What is a vision PPO plan?

This PPO plan allows the member to choose either a contracted PPO network provider or any licensed vision provider for covered services. You do not need to assign yourself or your covered family members to one particular vision provider.

### **Q** Why should I use a PPO-contracted vision provider rather than one that is not affiliated?

Using a PPO-contracted vision provider allows you to take advantage of negotiated contract rates with those providers, thus lowering your out-of-pocket costs.

### **Q** What are the benefits of selecting eyewear from a Health Net Vision provider?

When visiting a Health Net Vision plan provider, you may select from a wide variety of frames to fit your lifestyle. You can choose traditional, contemporary or fashion frames. Many Health Net Vision plan providers carry frames from some of the best known and most prestigious names in the global fashion and luxury industries, including Luxottica, Oakley, Ray-Ban, Burberry, Tiffany & Company, and more.

It is recommended that you consult with your provider if you have questions about how your vision care plan will be applied to your eyewear selection.

### **Q** Does your provider list include all types of eye care professionals?

Our network of vision care providers includes ophthalmologists (MD/DOs), optometrists (ODs) and opticians (RDOs). Credentials of all providers are checked before they are admitted to our network. See below for a description of each.

### **Q** Why do I need an eye examination, especially if I haven't had a prescription change or I don't have a vision problem?

An eye examination means more than getting a prescription. It evaluates your eye health and is critical in the early detection of several vision- and health-related conditions, including glaucoma, diabetes, cataracts, and hypertension. And because early detection is key for treatment, periodic eye examinations play a vital role in ensuring the health of your eyes.

Eye examinations are also important for the health and safety of children. The American Optometric Association recommends that children receive their first eye examination from an eye care professional as early as six months of age. Afterward, your provider will advise you when your child's next eye examination should be scheduled.

### **Q** Does my plan cover contact lenses?

All Health Net Vision plans offer a contact lens allowance that can be used in lieu of the spectacle lens benefits.

### **Q** What is the difference between "medically necessary" and "cosmetic" contact lenses?

"Medically necessary" contacts are a covered benefit for members who have one of four medical conditions:

1. Aphakia, resulting from cataract surgery or trauma;
2. Visual acuity problems that cannot be corrected with spectacles to 20/70 or better in the better eye with spectacle lenses;

3. Anisometropia of four (4) diopters or more, where contact lens corrections will improve visual acuity to 20/70 or better in the poorer eye; or

4. Keratoconus.

Most standard contact lens purchases are classified as “cosmetic” or “elective” because the patient has a choice between wearing contacts or glasses. Please note that the allowances for cosmetic or elective contact lenses are different from the allowance for medically necessary lenses. Health Net Vision plans offer generous allowances for both types of contact lenses.



**Can I get glasses and contact lenses?**

This will vary by your specific plan coverage. In most cases, you may decide to use your benefit toward frames and lenses. Please refer to your Certificate of Coverage for specific plan allowances.

Additionally, your Health Net Vision plan provides discounts up to 40% on secondary purchases through participating providers after the initial benefit has been used. There are no claim forms to process and members have unlimited frequency on these secondary purchases.



**Does the plan limit the kind of eyeglass frames I can choose?**

To ensure complete member satisfaction, Health Net Vision allows members to choose from any available frame at a provider location. Members may apply their frame allowance to the frame of their choice and receive 20% off any remaining balance – and even more significant savings on higher quality eyewear.



**What about extras, such as ultraviolet protection, anti-scratch coating and anti-reflective coatings?**

Health Net Vision plans cover the most popular lens options – such as ultraviolet, scratch-resistant and antireflective coatings; tints; and polycarbonate lenses – at a scheduled discount. Additional lens options are available at a 20% discount.



**What's the difference between an ophthalmologist, an optician and an optometrist?**

**Optometrist (OD):** Doctors of Optometry are primary health care providers who examine, diagnose, treat, and manage conditions and some diseases of the human eye and visual system. Optometrists are qualified to provide comprehensive eye examinations.

**Ophthalmologist (MD or DO):** Physicians who specialize in the treatment of diseases and disorders of the eye. Ophthalmologists are qualified to provide comprehensive eye examinations, treat and manage conditions and diseases of the human eye and visual system, and perform eye surgery.

**Registered Dispensing Optician (RDO):** Opticians are registered with the state Medical Board and sell, dispense and/or fabricate eyeglasses in accordance with the prescriptions of optometrists and ophthalmologists. Opticians are not qualified to provide eye examinations.



Health Net Vision plan providers are dedicated to preserving your vision, while also making it convenient for you to receive quality eye care.



### How do I access my vision benefits?

1. Locate the provider nearest you by contacting Health Net Vision Member Services at 1-866-392-6058 or by going to our website at [www.healthnet.com](http://www.healthnet.com).
2. Schedule an appointment: Many provider locations have evening and weekend hours to accommodate busy schedules and some locations, including LensCrafters, Pearle Vision, Sears Optical, and Target Optical, have walk-in appointments available.
3. Receive services: When you arrive at the provider office, identify yourself as a Health Net Vision member.



### Will I need to obtain a claim form to receive services?

With your Health Net Vision plan, you do not need to obtain a claim form for the in-network services. Simply tell your provider that you are a Health Net Vision member when you make your appointment or visit a participating provider location. You will need to obtain an out-of-network claim form for out-of-network services.



### How do I reach Member Services by phone or fax?

Our Member Services representatives are eager to assist you.

Toll-free: 1-866-392-6058

Toll-free fax: 1-866-293-7373

TTY: 711

Hours of operation:

Monday–Saturday, 4:30 a.m. to 8:00 p.m. Pacific time (PT)

Sunday, 8:00 a.m. to 5:00 p.m. (PT)



### What is the mailing address for Member Services and Claims?

Health Net Vision

PO Box 8504

Mason, OH 45040-7111

Health Net Vision PPO plans are underwritten by Fidelity Security Life Insurance Company and serviced by EyeMed Vision Care, LLC (together, the “Fidelity Entities”). Discounts on vision care services and products are made available by EyeMed. Obligations of the Fidelity Entities are not the obligations of or guaranteed by Health Net, Inc. or its affiliates.

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## *Nondiscrimination Notice*

Health Net Life Insurance Company (Health Net) complies with applicable federal civil rights laws and does not discriminate, exclude people or treat them differently on the basis of race, color, national origin, ancestry, religion, marital status, gender, gender identity, sexual orientation, age, disability, or sex.

### **Health Net:**

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Health Net's Customer Contact Center at:

**Group Plans through Health Net** 1-800-522-0088 (TTY: 711)

If you believe that Health Net has failed to provide these services or discriminated in another way based on one of the characteristics listed above, you can file a grievance by calling Health Net's Customer Contact Center at the number above and telling them you need help filing a grievance. Health Net's Customer Contact Center is available to help you file a grievance. You can also file a grievance by mail, fax or email at:

Health Net Life Insurance Company Appeals & Grievances

PO Box 10348

Van Nuys, CA 91410-0348

Fax: 1-877-831-6019

Email: [Member.Discrimination.Complaints@healthnet.com](mailto:Member.Discrimination.Complaints@healthnet.com) (Covered Persons) or  
[Non-Member.Discrimination.Complaints@healthnet.com](mailto:Non-Member.Discrimination.Complaints@healthnet.com) (Applicants)

You may submit a complaint by calling the California Department of Insurance at 1-800-927-4357 or online at <https://www.insurance.ca.gov/01-consumers/101-help/index.cfm>.

If you believe you have been discriminated against because of race, color, national origin, age, disability, or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights (OCR), electronically through the OCR Complaint Portal, at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD: 1-800-537-7697).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**English**

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or call 1-800-522-0088 (TTY: 711).

**Arabic**

خدمات اللغة مجانية. يمكنك الحصول على مترجم فوري. ويمكنك الحصول على وثائق مقروءة لك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة الهوية، أو اتصل على مركز الاتصال التجاري (TTY: 711) 1-800-522-0088

**Armenian**

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեզ համար: Օգնության համար զանգահարեք մեզ ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք 1-800-522-0088 (TTY: 711).

**Chinese**

免費語言服務。您可使用口譯員。您可請人使用您的語言將文件內容唸給您聽，並請我們將有您語言版本的部分文件寄給您。如需協助，請致電您會員卡上所列的電話號碼與我們聯絡，或致電 1-800-522-0088 (TTY: 711)。

**Hindi**

बनिा लागत की भाषा सेवाएँ। आप एक दुभाषयिा प्राप्त कर सकते हैं। आपको दस्तावेज पढ कर सुनाए जा सकते हैं। मदद के लिए, आपके आईडी कार्ड पर दिए गए सूचीबद्ध नंबर पर हमें कॉल करें, या 1-800-522-0088 (TTY: 711)।

**Hmong**

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntwav kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntwam koj daim npav los yog hu 1-800-522-0088 (TTY: 711).

**Japanese**

無料の言語サービス。通訳をご利用いただけます。文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話いただくか、1-800-522-0088 (TTY: 711)。

**Khmer**

សេវាភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូម ទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្ម នៃក្រុមហ៊ុន 1-800-522-0088 (TTY: 711)។

**Korean**

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 귀하가 구사하는 언어로 문서의 낭독 서비스를 받으실 수 있습니다. 도움이 필요하시면 보험 ID 카드에 수록된 번호로 전화하시거나 1-800-522-0088 (TTY: 711).

**Navajo**

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hólq. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólzínígíí bikáa'gi béésh bee hane'í bikáa' áají' hodíílnih éí doodaii' 1-800-522-0088 (TTY: 711).

**Persian (Farsi)**

خدمات زبان به طور رایگان. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید که اسناد برای شما قرائت شوند. برای دریافت راهنمایی، با ما به شماره ای که روی کارت شناسایی شما درج شده تماس بگیرید یا با مرکز تماس بازرگانی . 1-800-522-0088 (TTY: 711)

**Panjabi (Punjabi)**

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ਿਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਰਿਪਾ ਕਰਕੇ 1-800-522-0088 (TTY: 711).

**Russian**

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочитать документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 1-800-522-0088 (TTY: 711).

**Spanish**

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o comuníquese con el 1-800-522-0088 (TTY: 711).

**Tagalog**

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalistang numero sa inyong ID card o tawagan ang 1-800-522-0088 (TTY: 711).

**Thai**

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-522-0088 (TTY: 711)

**Vietnamese**

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu cầu được đọc cho nghe tài liệu. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị hoặc gọi 1-800-522-0088 (TTY: 711).