



# Humana Vision

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## For more information

If you have a question about Humana's vision plans and can't find the answer in this guide, please contact your Humana representative.

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The Dental Concern, Inc., Humana Insurance Company of Kentucky or Humana Health Benefit Plan of Louisiana, Inc.

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# Humana Vision Plans

## Overview

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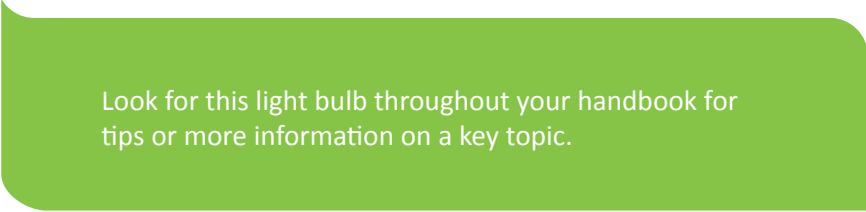
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Information in this guide is accurate as of November 2011, unless otherwise noted, and is subject to change. All coverage, benefit, and eligibility determinations are made based on the terms, conditions, and provisions of the plan document, not this guide. For administrator use only – not for distribution to the public.



Look for this light bulb throughout your handbook for tips or more information on a key topic.

# Vision plan basics

## About vision coverage from Humana

With our focus on vision health, you can be confident you're presenting a vision care program that's not only great for employees, but also easy for you to manage. All stand-alone and vision rider plans are available as employer-sponsored or as voluntary coverage. Employers may offer dual-choice stand-alone vision plan options to give employees more control of vision plan decisions.

Following is information about the two vision plan options for Humana customers:

- Humana Vision VCP options
- Plans available through EyeMed

## VCP options

With Humana Vision VCP, your employees have access to one of the largest vision networks in the United States, with more than 35,000 participating provider locations. They'll be able to use their benefits at some of the top names in eye care, including LensCrafters®, Pearle Vision®, Sears® Optical, Target® Optical, and JCPenney® Optical, in addition to the many independent optometrists and ophthalmologists. Benefits are the same at all in-network providers, no matter where they're located or what their typical retail charges are. Wholesale pricing ensures affordable frames, lens options, and upgrades for all members at the same price.

With Humana Vision VCP options, you get:

- Wholesale pricing on frames
- Access to **HumanaVisionCare.com**, where you can view benefits and use other automated services
- Provider locator services through **HumanaVisionCare.com**, Customer Care, or our automated information line
- Discounts on Lasik and PRK procedures

Humana Vision VCP options include:

- **Vision Care Plan** – The VCP standard product portfolio contains varying copayments for exam and materials, wholesale frame allowances, and contact lens allowances. The standard product consists of an exam frequency once every 12 months, materials once every 12 months, and frames once every 24 months. These frequencies are based on date of service.

- **Exam Plus** – The Exam Plus product offers annual eye exams with a \$10 copayment. The plan applies to in-network providers and doesn't have out-of-network benefits. The plan offers a 20 percent retail discount on frames and lenses, and a 15 percent discount on professional fees and contact lens services (evaluation and fitting fee). Annual exam frequency is once every 12 months, based on date of service.

## EyeMed options

In addition to HumanaVision VCP options, Humana has teamed with EyeMed to offer a range of stand-alone plans, vision riders, and discount programs for affordable vision care.

Our affiliation with EyeMed provides:

- Savings on a wide variety of vision care services and products, from comprehensive exams to UV coating on lenses to Lasik surgery
- Access to one of the largest vision networks in the country, including some of the most recognized names in eye care: LensCrafters®, PearleVision®, Sears Optical, Target Optical, and JCPenney Optical
- The ability to choose any product available – even designer frames – because we have flexible discount and allowance programs

Through EyeMed, Humana offers three kinds of vision plans:

- **Stand-alone vision plans** – These plans combine insured benefits with elements of EyeMed's popular vision discount program.
- **Vision riders** – Riders enhance your Humana medical plan with coverage for specific vision care services. Members also have access to the vision discount program. Vision riders are available with all Humana medical product lines.
- **Discount program** – Employers who purchase a Humana medical plan or HumanaDental plan receive the EyeMed vision discount program at no cost. The vision discount program isn't an insurance product. Contact information

## Contact information

### VCP contact information for employers

To receive the best service, please mention your group number and the member's identification number (if applicable) when you contact us.

**VCP enrollment** – employee changes, additions, and terminations

Secure website: Log in to the Employer Self-Service Center on **Humana.com**

Forms on website:

Phone: 1-800-233-4013 (groups without medical)

Phone: 1-800-872-7207 (groups with medical)

Fax: 1-866-584-9140

Mail: Humana Vision

P.O. Box 14209

Lexington, KY 40512-4209

To gain access to the secure employers' section of our website, go to the "Employers" section of **Humana.com**, click "Register for Employer Self-Service" and follow the instructions. For help registering, call 1-888-666-5733. For other online support questions, call 1-800-232-2006.

**VCP group-level changes (customers with Humana medical)** – update addresses, waiting periods, and contact information

Website: Log in to the secure employers' section of **Humana.com**

Phone: 1-800-872-7207

Fax: 1-877-369-5615

Mail: Humana

P.O. Box 14330

Lexington, KY 40512-4209

**VCP group-level changes (customers without Humana medical)** – update addresses, waiting periods, and contact information

Website: Log in to the secure employers' section of **Humana.com**

Phone: 1-800-233-4013

Fax: 1-920-632-0148

Mail: Humana Vision

1100 Employers Blvd.

Green Bay, WI 54344

### VCP premiums

Website: You can register to pay your invoice electronically in the secure section of **Humana.com**

Phone: 1-800-233-4013 (groups without medical)

Phone: 1-800-872-7207 (groups with medical)

Mail: The premium payment address is on your monthly premium invoice; if you mail your payment, send any new enrollment or terminations separately using the address noted on your invoice

### VCP customer care

Website: **HumanaVisionCare.com**

Phone: 1-866-537-0229

Customer Care specialists are available Monday through Saturday, 7:30 a.m. to 11 p.m., and Sunday, 11 a.m. to 8 p.m., Eastern time

### VCP other issues

For assistance with the following, call your billing and enrollment representative at 1-800-233-4013.

- Change employee eligibility
- Change group coverage
- Find out more about your premium bill
- Get a copy of your Employer Group Application
- Get a sample continuation letter for COBRA notification
- Request forms

## VCP contact information for members

### VCP customer service and claims

Website: Members can register online at **HumanaVisionCare.com** to view benefits, check eligibility, order ID cards, and use other automated services

Phone: 1-866-537-0229

Customer Care specialists are available Monday through Saturday, 7:30 a.m. to 11 p.m., and Sunday, 11 a.m. to 8 p.m., Eastern time

Fax: 1-866-264-3880

Mail: Vision Claims  
P.O. Box 14313  
Lexington, KY 40512-4313

Vision providers now have the ability to submit claims electronically using [mycompbenefits.com](http://mycompbenefits.com).

To register on our website, members will need the Express Registration ID located on their ID card letter. To register, they simply go to **HumanaVisionCare.com** and click the “Express Registration” link under “HumanaVision VCP Tools.”



### **VCP provider finder**

Website: Select the HumanaVision VCP provider finder link on **HumanaVisionCare.com**

## **EyeMed contact information for employers**

To receive the best service, please mention your group number and the member's identification number (if applicable) when you contact the plan.

**EyeMed group-level changes** – addresses, waiting periods, contact information

Website: Log in to the secure employers' section of **Humana.com**  
Phone: 1-800-233-4013  
Fax: 1-866-584-9140  
Mail: Humana Vision  
P.O. Box 14209  
Lexington, KY 40512-4209

For more information about the Employer Self-Service Center, check out the Online Administration section of this guide.

### **EyeMed premiums**

Website: Log in to the secure section of **Humana.com**  
Phone: 1-800-233-4013 (groups without medical)  
Phone: 1-800-872-7207 (groups with medical)  
Mail: Please contact Billing and Enrollment to determine the appropriate mailing address for your group

### **EyeMed/Humana Vision riders customer service**

Website: Log in to the secure section of **Humana.com**  
Phone: 1-800-448-6262  
Representatives are available 8 a.m. to 6 p.m., Eastern time, Monday through Friday

### **EyeMed stand-alone plan and discount program customer service**

Phone: 1-866-995-9316  
Representatives are available 8 a.m. to 11 p.m., Monday through Saturday, and 11 a.m. to 8 p.m., Sunday, Eastern time

### **EyeMed other issues**

For assistance with the following, call your billing and enrollment representative at 1-800-233-4013:

- Change employee eligibility
- Terminate an employee's coverage
- Change group coverage
- Find out more about your premium bill
- Get a copy of your Employer Group Application
- Get a sample continuation letter for COBRA notification
- Request forms

## EyeMed contact information for members

### EyeMed/Humana Vision rider customer service and claims

Website: Log in to MyHumana on **Humana.com**  
Phone: Call the Customer Service number on Humana member ID card  
TTY: 711  
Representatives are available 8 a.m. to 6 p.m., Eastern time, Monday through Friday  
Mail: Humana Vision  
P.O. Box 14601  
Lexington, KY 40512-4601

To register for MyHumana, employees simply go to **Humana.com**, click the “Register for MyHumana” button, and follow the easy instructions. They’ll need the member ID number on their Humana ID card.

### EyeMed stand-alone plan customer service and claims

Phone: 1-866-995-9316 (EyeMed)  
Representatives are available 8 a.m. to 11 p.m., Monday through Saturday, and 11 a.m. to 8 p.m., Sunday, Eastern time  
Mail: Vision Care Service Department  
Attn: OON Claims  
P.O. Box 8504  
Mason, OH 45040-7111

### EyeMed discount program customer service

Phone: 1-888-289-0595 (EyeMed)  
Representatives are available 8 a.m. to 11 p.m., Monday through Saturday, and 11 a.m. to 8 p.m., Sunday, Eastern time

### EyeMed provider finder

Website: [www.eyemedvisioncare.com/memweb/ProviderLocator](http://www.eyemedvisioncare.com/memweb/ProviderLocator)  
A link to this page is available on **HumanaVisionCare.com** and **Humana.com**  
Phone: 1-888-289-0595

### EyeMed Lasik Service

Phone: Call 1-877-5LASER6

# Enrollment

## VCP and EyeMed stand-alone plans

Enrollment methods for Humana Vision VCP stand-alone plans include:

- **Electronic Data Interchange (EDI)** – Create a single eligibility file and submit all the enrollment data at one time
- **Enrollment Center** – You or your employees complete enrollment using a secure Internet site
- **Enrollment Spreadsheet** – Use a standard Humana spreadsheet to collect enrollment information into a single source
- **Paper Enrollment** – Submit enrollment forms, affidavits, change forms, and supporting documentation for processing

Humana offers paper enrollment because we recognize that some customers prefer this method. However, we encourage customers to use EDI, spreadsheet, or online enrollment if possible. These electronic enrollment methods provide more safeguards and have a higher first-pass rate than paper enrollment.

To submit enrollment changes, additions, and terminations, log in to the secure employers' section of **Humana.com** or fax the appropriate enrollment change form to Humana at 1-866-584-9140. You can get forms by calling Customer Care at 1-800-233-4013.

## EyeMed vision rider

The vision rider is an enhancement to your medical plan, so enrollments, changes, additions, and terminations don't need to be submitted separately.

## EyeMed discount program

All members with a Humana medical plan or HumanaDental plan – including covered spouses and dependents – receive the EyeMed vision discount program automatically at point of service. Enrollments, changes, additions, and terminations don't need to be submitted separately.

Humana doesn't send member eligibility to EyeMed – the discount is provided at the point of service.

COBRA continuation of coverage is available for employees with stand-alone vision plans and medical plans with a vision rider. Employees must have a qualifying event to be eligible for COBRA.

Ceridian handles Humana's COBRA insurance administration. For more information, visit the COBRA page on our website: [www.humana.com/employers/enroll/cobra.asp](http://www.humana.com/employers/enroll/cobra.asp)

# Billing

## VCP and EyeMed stand-alone plans

You'll receive an invoice for your premiums about two weeks before the due date. Please review the invoice for accuracy and pay the "Total Amount Due." Any eligibility changes submitted after we generate your invoice will be reflected on the next bill. We'll follow the same process each month to handle retroactive additions and deletions. Please contact the billing representative noted on your invoice if you have questions about your bill.

You can receive bills online, by mail, or both. You can pay premiums by mail or online. If you choose to pay by mail, you can find the payment address on your monthly billing statement. Humana's free online bill payment feature is located in the secure employers' section of our website.

Here are a few points to remember when setting up recurring payments online:

- The first recurring payment will occur on the selected debit date after Humana generates the next invoice.
- The payment history page on our website shows payments submitted online or by phone. Payments sent by paper check appear on the summary page of the next invoice.

If you have a question about your bill, contact the billing representative noted on your invoice. You also can call Humana's Billing and Enrollment department at 1-800-233-4013 (groups without medical) or 1-800-872-7207 (groups with medical). Hours are 8 a.m. to 6 p.m., Eastern time, Monday through Friday.

## EyeMed vision rider

Vision rider premiums are included in your medical plan invoice. See the “Medical Plan” section of this guide for details about billing and premium payments.

# Provider selection

## VCP stand-alone plan

### VCP providers

Here's how to find a VCP provider:

- Call Customer Care at 1-866-537-0229 Monday through Saturday, 7:30 a.m. to 11 p.m. and Sunday, 11 a.m. to 8 pm., Eastern time
- Use the Humana Vision VCP provider locator tool on [HumanaVisionCare.com](http://HumanaVisionCare.com)

### Lasik procedures

We have contracted with many well-known facilities and eye doctors to offer these procedures at reduced fees. Employees can take advantage of these low fees when procedures are done by network providers. The network locations listed below offer the following prices (per eye):

	Conventional/Traditional		Custom	
<b>TLC</b> <b>888-358-3937</b> (designated locations only)	\$895		\$1,295	\$1,895*
<b>LasikPlus</b> <b>866-757-8082</b>	\$695* LasikPlus free enhancements for 1 year	\$1,395* LasikPlus free enhancements for life	\$1895 LasikPlus free enhancements for life	
<b>QualSight LASIK</b> <b>855-456-2020</b>	\$895 QualSight free enhancements for 1 year	\$1,295 with QualSight Lifetime Assurance Plan	\$1,320	\$1,995* with QualSight Lifetime Assurance Plan

\* with IntraLase™

Employees can also use the independent Lasik provider network doctors to receive a 10% discount from usual and customary prices and pay no more than \$1,800 per eye for Conventional Lasik and \$2,300 per eye for Custom Lasik.

Employees can obtain a list of providers by visiting [HumanaVisionCare.com](http://HumanaVisionCare.com) or calling customer service at 866-537-0229.

## VCP out-of-network care

Services and materials are provided on a prepaid basis, and the plan pays in-network providers directly; however, members also have the freedom to use out-of-network providers.

Members who go outside the network for their eye exam have to pay the full cost up front then submit an out-of-network claim form for reimbursement. For example, VCP will reimburse up to \$35 for the exam – a significantly lower benefit than the member gets with in-network providers.

Some notes about submitting an out-of-network claim for HumanaVision VCP:

- Members should fill out the form completely; if the form is missing any information, payment may be delayed or the form may be returned to the member.
- Members should submit the form within one year of the original date of service.
- Members must include itemized receipts that indicate the services provided and the amount charged for each service; handwritten receipts must be on the provider's letterhead.
- If the claim is eligible for secondary insurance benefits, the member should include a copy of the Explanation of Benefits.

The mailing address for HumanaVision VCP out-of-network claims is:

**HumanaVision**  
**Attn: Non-Panel Claims**  
**P.O. Box 14311**  
**Lexington, KY 40512-4311**

## EyeMed plans

### EyeMed providers

The EyeMed network has 40,000 providers at 20,000 locations nationwide, including some of the most recognizable names in eye care:

- *LensCrafters*<sup>®</sup>
- PearleVision<sup>®</sup>
- Sears Optical
- Target Optical
- JCPenney Optical

To find an EyeMed vision care provider:

- Use the Provider Locator on EyeMed's website: [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com); a link to this page is available on **HumanaVisionCare.com** and **Humana.com**.
- Call 1-800-865-3676

### Laser vision correction

Through our discount program, Humana members can also save on laser vision correction services. The U.S. Laser Network that serves EyeMed program members includes more than 500 provider locations.

To find an LCA Vision provider:

- Call 1-877-5LASER6



## EyeMed out-of-network care

Benefits and discounts are available only through EyeMed and LCA Vision providers, with one exception: Members with a stand-alone vision plan or PPO/POS vision rider can go to an out-of-network provider for their services.

Members who go outside the network for their eye exam have to pay the full cost up front and then submit a reimbursement request to EyeMed.

The vision discount program is available only through EyeMed and LCA Vision providers.

Some notes about submitting an out-of-network claim:

- Members should fill out the form completely; if the form is missing any information, payment may be delayed or EyeMed may return the form to the member.
- Members should submit the form within one year of the original date of service.
- Members must include itemized receipts that indicate the services provided and the amount charged for each service; handwritten receipts must be on the provider's letterhead.
- If the claim is eligible for secondary insurance benefits, the member should include a copy of the Explanation of Benefits.

The mailing address for stand-alone vision plan out-of-network claims is

**Vision Care Service Department**  
**Attn: OON Claims**  
**P.O. Box 8504**  
**Mason, OH 45040-7111**

## Using the plan

### VCP stand-alone plan

Humana mails vision plan ID cards to employees' home addresses within 10 working days after enrollment is completed in our systems. Members can order replacement ID cards by calling Customer Care at 1-866-537-0229 or visiting the secure section of **HumanaVisionCare.com**.

How VCP benefits work:

- After signing up for the Vision Care Plan, members will receive an ID card in the mail
- Before they schedule an appointment, members should select a network provider through the Customer Care Center, the automated information line, or **HumanaVisionCare.com**
- Members then schedule the appointment, providing their name, the name of their employer, and the name of the patient
- Members should sign the provider's VCP form after the exam; they'll pay any copayments and upgrade costs at this time

If a member's vision claim is denied – either partially or fully – the member can file an appeal. The address for filing:

**Humana Vision  
Grievance and Appeals Department  
P.O. Box 14729  
Lexington, KY 40512-4729**

For more information about grievances and appeals, members should refer to their Plan Benefit Document or call Customer Care at 1-866-537-0229.

For details about a particular plan's coverage, limitations, and exclusions, refer to the Summary of Benefits.

### EyeMed stand-alone plan

EyeMed mails vision plan ID cards to employees' home addresses within 10 working days after enrollment is completed in our system. Members can order replacement ID cards by calling EyeMed Customer Service at 1-888-289-0595.

How stand-alone vision plan benefits work:

- Members present their Humana Vision card to the vision provider
- The provider confirms member eligibility in the EyeMed system
- The provider calculates member responsibility – the retail price minus insured benefits and available discounts
- Members pay at the point of service

If a member's vision claim is denied – either partially or fully – the member can file an appeal. For more information about grievances and appeals, members should refer to their Plan Benefit Document or call EyeMed Customer Service.

## EyeMed vision rider

Members with the vision rider don't receive a separate ID card for vision, nor do their medical ID cards reference the vision benefit information. Members can order replacement medical ID cards in the secure members' section of our website or by calling Humana Customer Care at 1-800-448-6262.

How vision rider benefits work:

- Members present their Humana medical ID card to the vision provider
- The EyeMed provider confirms member eligibility in the EyeMed system
- The provider calculates member responsibility – the retail price minus insured benefits and available discounts
- Members pay at the point of service

For details about a particular plan's coverage, limitations, and exclusions, refer to the Summary of Benefits.

If Humana denies a claim related to the vision rider – either partially or fully – the member can file an appeal. The appeal can include any supporting documentation or other evidence to support overturning the denial. Mail the appeal request to:

**Humana**  
**Attn: Grievances and Appeals**  
**P.O. Box 14601**  
**Lexington, KY 40512-4601**

For more information about grievances and appeals, members should refer to their Plan Benefit Document or call the Customer Care number on their ID card.

## EyeMed discount program

Members do not get an ID card for the discount program. To receive the EyeMed discount:

- Members go to a provider in the EyeMed network and tell the provider they have EyeMed Vision benefits through Humana
- Members show their Humana dental or medical ID card or the printable discount card available on *MyHumana*
- The provider calculates member responsibility – the retail price minus available discounts
- Members pay at the point of service

Members can get a printable discount card and view vision discount details in the Savings Center on *MyHumana*, which is in the “Health & Wellness” section. The vision discount program isn’t an insurance product. The discount program has limitations and exclusions.



Insured by Humana Insurance Company, HumanaDental Insurance Company, CompBenefits Insurance Company, The Dental Concern, Inc., Humana Insurance Company of Kentucky or Humana Health Benefit Plan of Louisiana, Inc.