

Vision Insurance



**CATAWBA VALLEY
HEALTH SYSTEM**

Exceptional Healthcare. Every Person. Every Time.





**CATAWBA VALLEY MEDICAL CENTER
CEC VISION PLAN**

Enjoy the Simplicity of CEC!

Enrolling in CEC gives you the vision services you need and the ability to select the eyewear you want. With CEC, there’s never any confusion about what’s covered. It’s that simple!

BENEFIT	DESCRIPTION	CO-PAY	BI-WEEKLY RATES
150 PLAN			
Exam	A routine eye exam once a year*	\$15	Employee Only\$2.84 Employee + Spouse\$5.91 Employee + Child(ren).....\$5.54 Employee + Family.....\$8.80
Eyewear	A \$150 flexible allowance for eyewear annually* You can get frames, lenses, contact lenses & lens enhancements --- even non-prescription sunglasses!	\$15	
Contact Lens Fitting, Re-Fit or Evaluation	Once a year*	\$15	
250 PLAN			
Exam	A routine eye exam once a year*	\$15	Employee Only\$3.63 Employee + Spouse\$7.44 Employee + Child(ren).....\$7.04 Employee + Family.....\$11.25
Eyewear	A \$250 flexible allowance for eyewear annually* You can get frames, lenses, contact lenses & lens enhancements --- even non-prescription sunglasses!	\$15	
Contact Lens Fitting, Re-Fit or Evaluation	Once a year*	\$15	
ADDITIONAL INFORMATION			
Frequency	All benefits renew every 12 months		
Additional Savings	Members who exceed their allowance are eligible for discounts on the overage at most network providers - a 20% for glasses and a 10% discount for contact lenses		
Out-of-Network Benefit	CEC allows you to use your full benefit when visiting an out-of-network provider. You'll need to submit an out-of-network claim form and will be reimbursed for the cost of the exam (minus the co-pay) and for the cost of the eyewear, up to the amount of the eyewear allowance (minus the co-pay). Note that co-pays for out-of-network visits are deducted from reimbursements. Reimbursement generally occurs within 60 days of submission. To learn more about filing an out-of-network claim, go to cecvision.com/oonform .		

*Members are eligible for their benefits every plan year. Members are not required to wait until the prior plan years' service date has passed to obtain their current benefit.

PLAN FEATURES



ROUTINE RETINAL SCREENING

A routine retinal screening is an enhancement to the member's annual eye exam when seeing a CEC provider.
 Frequency – once per year
 Co-pay – Up to \$39.00
 Coverage – Covered after co-pay



ADDITIONAL PAIRS OF GLASSES

Members will receive a 20% savings on additional pairs of glasses and sunglasses, including lens enhancements, from most CEC providers within 12 months of their last eye exam.



LASIK DISCOUNTS

Members can save up to 50% relative to national averages from more than 1,000 participating LASIK providers, including TLC Laser Eye Center.



SPECIAL OFFERS

A variety of special offers are available to CEC members. Visit cecvision.com/members/special-offers for additional information!



YOU CAN GET SUNGLASSES

Non-prescription eyewear, including sunglasses, is included in your CEC vision plan. Other non-prescription eyewear such as **blue-light blocking glasses**, **safety glasses** and **readers** are also included.



MEMBER'S PORTAL

CEC's website, cecvision.com, gives you 24/7 access to find a provider, view your benefit information, check your current eligibility, print a temporary ID card and more.



GLASSES AND CONTACTS

Members can purchase glasses and contact lenses in the same plan year. And frames can be purchased every plan year.



VISION IS IMPORTANT

Even if you have 20/20 vision, getting your annual eye exam is very important. At your appointment, your doctor can check for other health issues such as diabetes, high blood pressure, & even brain tumors.

IMPORTANT PLAN INFORMATION

Routine Vision Coverage	CEC vision benefits are for routine eye care. Routine exams and contact lens fittings, as needed, and eyewear are covered by the CEC full-service benefit. Additionally, the CEC benefit now includes a routine retinal screening (digital imaging of the inside of the eye), which helps CEC doctors detect signs of eye disease and chronic health conditions including diabetes, hypertension, and high cholesterol. CEC vision coverage does not include medical treatment or surgical treatment of the eyes. Examples that could necessitate your visit being filed, by your provider, to your medical insurance include diabetes mellitus, glaucoma, cataracts, and other medical conditions.
Promotions	As is true of most vision plans, in-network providers will only allow members to use either their vision benefit allowance or an optical discount/promotion. Members who select the sales promotion (such as "BOGO" or "two-for-one sales") or a steep discount are not eligible for reimbursement from CEC for that purchase. Therefore, members cannot buy their eyewear at the sales promotion and submit an out-of-network claim for reimbursement for that purchase. This also applies to exam discounts. The member will still be able to use their CEC benefit at a later date either through the same provider or through a different provider.
Coordination of Benefits	Coordination of benefits is not permitted, either with respect to other vision plans or with respect to vision benefits under health insurance plans.
Additional Pairs & Overage Discounts	Most providers in the CEC network offer vision plan members a 20% discount on additional pairs of glasses as well as a 20% overage discount on glasses and a 10% overage discount on contacts on amounts exceeding the eyewear allowance. However, by law, CEC providers are not required to offer overage discounts. Before using your eyewear allowance to obtain eyewear, please check with your provider to see what discounts are offered.
Contact Lens Fittings & Evaluations	When seeing an in-network provider, the maximum coverage for contact lens fittings is \$100, and the maximum coverage for contact lens evaluations is \$80. Any amount that exceeds the maximum coverage is not covered.
Non-Prescription Eyewear Policy	Most providers in the CEC network allow vision plan members to use their eyewear allowance for the purchase of non-prescription eyewear. However, CEC providers are not required to extend coverage to non-prescription items, and a few have opted to restrict coverage to prescription eyewear. Before using your eyewear allowance to obtain non-prescription eyewear, please check with your provider to make sure that this is permissible.
Portability Benefit	Existing CEC members who terminate employment will be able to enroll in the CEC portability plan within 60 days of their termination date. Coverage will commence on the first day of the month following receipt of the member's completed form. New membership cards will be mailed to the member prior to their new effective date.

Getting an annual eye exam is one of the best things you can do for your health and wellness.

Even if you think you have perfect vision, you still need an annual eye exam. At your visit, your eye doctor will check your vision health and determine if you need corrective lenses. During the exam, the doctor will also look for signs of other health conditions such as:

- ✓ Diabetes
- ✓ High Blood Pressure
- ✓ High Cholesterol
- ✓ Glaucoma



What's the difference between a Comprehensive Eye Exam and a Vision Screening?

Comprehensive Eye Exam

A comprehensive eye exam is conducted by either an optometrist or ophthalmologist to diagnose and treat vision correction needs. The doctor will check the health of the eyes and any signs of other health issues.

Vision Screening

A vision screening is a quick, limited test used to alert parents of possible vision problems. Screenings are typically performed by a school nurse or a pediatrician. A vision screening should not replace a comprehensive exam.

Note: Depending on how your local school system will be operating during the 2020-2021 school year, vision screenings may not be available to your child. Your CEC vision plan allows everyone enrolled in the plan to get an annual comprehensive eye exam.



Schedule your eye exam today!
Visit cecvision.com/search to find a provider near you.

IN-NETWORK RETAIL CHAINS



Vision World

Henry Ford Optimeyes

Rx Optical



THE NEXT GENERATION IN VISION BENEFITS
cecvision.com

BACK-TO-BACK BENEFIT



CEC members can double their purchasing power by using their eyewear allowance back-to-back!

Because CEC's benefits are based on the plan year, members can use their allowance in the last month of the plan year to purchase frames and their new allowance in the first month of the plan year to purchase lenses. This purchasing method doubles the member's purchasing power towards expensive pairs of glasses.

For example, a member enrolled in the CEC vision plan can use their eyewear allowance to purchase a pair of frames in December. Then, in January, the member can apply their new allowance towards their lenses. The member's purchasing power for glasses doubles in this scenario.

In addition, members receive a 20% discount on the overage for both purchases from most providers.

SUNGLASSES ARE IN!



Non-prescription eyewear, including sunglasses, is included in your CEC vision plan. Other non-prescription eyewear such as blue-light blocking glasses, safety glasses and readers are also included.

Employees who don't need corrective lenses can use their allowance for sunglasses and their families can get the eyewear option that best meets their needs.



Schedule your eye exam today!
Visit cecvision.com/search to find a provider near you.



BLUE-LIGHT BLOCKING GLASSES



42% of Americans are working from home¹



93% of households with school-age children report some form of distance learning during COVID-19²



80% of Americans use digital devices 2+ hours daily. **59%** of those reported symptoms of digital eye strain³



64% of eyecare professionals notice more patients experiencing issues due to increased screen time⁴

BLUE-LIGHT BLOCKING GLASSES ARE COVERED WITH CEC

With all of us spending more time online for work, school, and other activities, our eyes may feel more strained or tired, which could lead to potential eye health issues in the future.

As a CEC member, you can use your flexible eyewear allowance to purchase prescription and non-prescription blue-light blocking glasses. Blue-light blocking glasses can assist in decreasing digital eye strain and sleep disruption.

20-20-20 RULE

Keep in mind that screen time breaks are essential. Follow the 20/20/20 rule: after 20 minutes of screen time, look at something at least 20 feet away for 20 seconds. This will give your eyes a much-needed rest.



Visit cecvision.com/search to find an in-network provider who can tell you if blue-light blocking glasses are right for you.

CEC Community Eye Care is a registered trademark of Vision Service Plan.

¹ Stanford Institute for Economic Policy Research, 2020

² Census.gov, Schooling During the COVID-19 Pandemic, 2020

³ The Vision Council, 2020

⁴ Vision Monday, 2020



Prefer to shop eyeglasses, sunglasses, & contacts online?

CEC member's get 20% off glasses and 10% off contacts using code **CECMEMBERS** when they shop online at Eyeconic.

Eyeconic includes great choices in eyewear including top frame brands like bebe, Calvin Klein, Dragon, Flexcon, Lacoste, Nike, and Nine West, and the most popular contact lenses.



EASY ONLINE SHOPPING

Members will enjoy the convenience of online shopping with these great features:

- Free shipping and returns
- Virtual Try-On tool
- All-inclusive pricing on glasses and lenses



MORE BANK FOR YOUR BUCK

If you shop online for glasses and contacts, you'll get more value on Eyeconic.

- Average savings of \$220
- Up to \$120 savings on an annual contact lens supply
- HSA and FSA accepted

Note that purchases made on Eyeconic will need to be filed as an out-of-network claim. Although the website states "Use My Insurance Benefits," Eyeconic does not take CEC coverage. To file an out-of-network claim online, visit cecvision.com/oonform.



Ready to Shop?
Visit <https://bit.ly/CECEyeconic>

SPECIAL OFFERS



CEC members will enjoy the following special offers:

Routine Retinal Screening

A routine retinal screening is an enhancement to the member's annual eye exam when seeing a CEC provider.

Frequency – once per year

Copay – Up to \$39.00

Coverage – Covered after copay

Additional Pairs of Glasses

Members will receive a 20% savings on additional pairs of glasses and sunglasses, including lens enhancements, from any CEC provider within 12 months of their last eye exam.

Note these are in addition to the 20% discount on the overage for glasses (frames & lenses) and 10% on the overage for contact lenses included with all CEC plans.

Contact Lens Rebates

Members will save via mail-in rebates when purchasing eligible Bausch + Lomb contact lenses through their CEC network doctor.

Everyday Savings

CEC members will enjoy saving through VSP® Simple Values¹ – a discount program giving our members and their families access to a variety of everyday savings.

- >> Prescription Drugs
- >> Doctor Visits
- >> Dental
- >> Diabetic Care Services
- >> Live Entertainment and Theme Park Passes
- >> Travel and Hotels

Hearing Discounts

Savings of up to 60% on a pair of digital hearing aids for members and their extended family members through TruHearing®.²

LASIK Discounts

Members can save up to 50% relative to national averages from more than 1,000 participating LASIK providers, including TLC Laser Eye Center.

FIND THE SAVINGS AVAILABLE TO YOU

Visit cecvision.com/special-offers for additional information!

Routine Retinal Screening and *Additional Pairs of Glasses* discounts available through most CEC providers. Not applicable for out-of-network claims.

¹THESE DISCOUNT OFFERINGS ARE NOT INSURANCE, and are not intended to replace insurance. These discount offerings, powered by Competitive Health, Inc., are made by third parties, and are not made by VSP or CEC. These offerings are not a Qualified Health Plan under the Affordable Care Act. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN. The third-party discount offers may provide discounts on certain services or products at participating providers.* The range of discounts and the range of services and products to which they may apply may vary. CEC members are responsible for paying the discounted cost at the time of service from participating providers. These discount offerings are provided at no cost and has no membership fee. Neither VSP nor CEC shall have any liability whatsoever for the services or products or the discounts that may be offered by third parties. These third-party offers are void where prohibited. The discount medical plan organization is AccessOne Consumer Health, Inc., 84 Villa Rd., Greenville, SC 29615, <http://www.accessonedmpo.com>.

*Participating providers are subject to change.

²CEC is providing information to its members, but does not offer or provide any discount hearing program. The relationship between CEC and TruHearing is that of independent contractors. CEC makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. The vendor is solely responsible for the products or services offered by them. If you have any questions regarding the services offered here, you should contact the vendor directly.

TruHearing offers individuals the opportunity to purchase hearing aids at discounted prices, including individuals covered by self-funded health plans not subject to state insurance or health plan regulations. TruHearing is not insurance and not subject to state insurance regulations. TruHearing provides discounts to certain health care groups for hearing aid sales and services; TruHearing provides fitting, programming and three adjustment visits at no cost; the member is obligated to pay for testing, and all post-fitting hearing care services, but will receive a discount from those health care providers who have contracted with TruHearing.

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CEC Community Eye Care is a registered trademark of Vision Service Plan.

SUNGLASSES INCLUDED

Non-prescription eyewear, including sunglasses, is included in your CEC vision plan. That means you can use your allowance for sunglasses and your family can get the eyewear option that best meets their needs.

SOMETHING FOR EVERYONE!

Let's use this family as an example:



MOM

Has perfect vision, needs an annual eye exam & can purchase non-prescription eyewear with her CEC allowance.

DAD

Wears prescription glasses & needs an annual eye exam.

KIDS

Currently don't wear prescription glasses, need annual eye exams & can get cool sunglasses!

"I don't need to get my eyes checked. I have perfect vision."

Even if you have 20/20 vision, getting your annual eye exam is very important. At your appointment, your doctor can check for other health issues such as diabetes, high blood pressure, and even brain tumors. In fact, when our founder was practicing, he diagnosed three diabetes patients each week and at least two brain tumors a year.



MEMBERS PORTAL

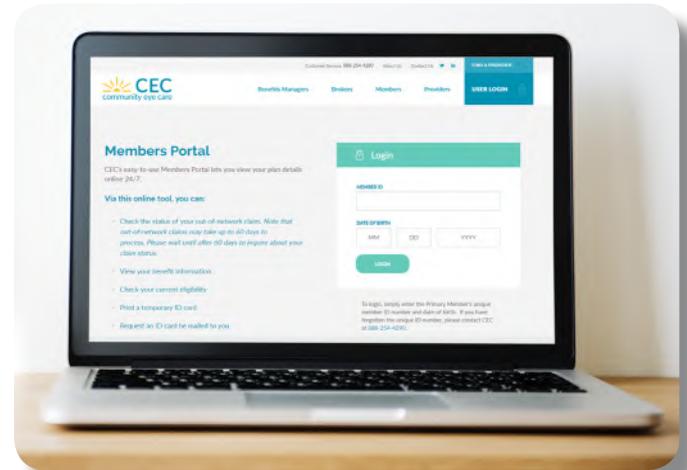
24/7 access to your vision plan details

VIA THIS SITE YOU CAN:

- > View your benefit information
- > View current eligibility for you and your dependents
- > Print a temporary ID card
- > Request an ID card be mailed to you
- > Submit an out-of-network claim

LOGGING IN IS EASY!

- >> Go to cecvision.com and click **User Login** at the top of the page. Then, select **Member**.
- >> Enter your CEC Member ID and date of birth. Your Member ID number is listed on your CEC Member ID card. If you do not have an ID card or don't know your ID number, please call us at 888-254-4290.



Please note that when accessing the Member Portal from a mobile device, the information scrolls in the middle of the device rather than the right side.



Questions? Our customer service team is available at 888-254-4290, Monday - Friday, 8:30 AM-7:00 PM, and Saturday, 10:00 AM-4:00 PM.