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.

CEC community eye care
a VSP® company

www.cecvision.com

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.

CEC Retail Optical Chains

Vision Center in Walmart	Meijer Optical
Vision World	Henry Ford Optimeyes
Boscov's Optical	Fred Meyer
20/20 Vision Center	

Use Your CEC Benefit Online with Coastal

CEC is pleased to have Coastal.com as an in-network provider. Coastal offers members the opportunity to use their CEC benefit online to purchase frames, lenses, contact lenses, sunglasses and accessories. Simply follow the steps below to place your order.

Coastal™

Step 1 - Visit Your Provider for Your Routine Eye Exam

- To find a provider, visit **www.cecvision.com** and click *Find a Provider* at the top of the page
- Enter your search criteria to find a provider near you
- Select a provider and call their office to schedule your appointment
- Once you have had your exam, your provider will give you a copy of your eyeglasses and/or contact lenses prescription(s) that you can use on Coastal.com

Step 2 - Create or Sign-In to Your Coastal Account

- Visit **www.coastal.com/communityeyecare?IPC=CEC**
- To apply your CEC benefit to your order, you will need to be signed into My Account and input your CEC Member ID
    - If you have not yet created a Coastal.com account, click *Register* and follow the prompts to create your account. Be sure to add your CEC Member ID when entering your contact information
    - If you already have a Coastal.com account, click *Sign In*. Navigate to *Personal Profile* and click *Edit* to add your CEC Member ID
- To add your prescription, navigate to *Rx Information* under My Account. Then, click *Add A New Prescription* and enter all of the information your eye doctor provided

Step 3 - Place Your Order

- Shop Coastal.com to choose from over 2,000 designer eyewear styles, and a large selection of premium name brand contact lenses
- Once you have added your eyewear to your cart, make sure that you are signed into My Account
- Follow the step-by-step ordering process to apply your CEC benefit towards your purchase
- Please note that Coastal.com always requires a credit card number for your purchase. However, if your CEC allowance covers the entire purchase, your card is not charged

CEC community eye care

Questions about your benefits?
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.

CEC community eye care

QualSight® LASIK
Quality, Choice, and Savings

Preferred LASIK Program

Traditional - $945 per eye

Custom - $1,395 per eye

Custom Bladeless - $1,795 per eye

Easy ways to schedule:

Online:

www.qualsight.com/-cec

Call:

855-800-2020

Savings - CEC Members receive preferred pricing on LASIK through QualSight providers across the nation.

Quality - Credentialed surgeons who have collectively performed more than 6.5 million procedures.

Choice - More than 900 locations and you choose the physician with the experience, reputation and technology your vision correction requires.

Pricing - One low price includes the preoperative exam, procedure, postoperative visits and a One-Year Assurance Plan**

Financing Options: Up to 12 months interest-free available from participating providers for qualified applicants.

The QualSight program is NOT an insured benefit and is available to members for access to QualSight for LASIK surgery. Flexible Spending Account (FSA) and Health Savings Account (HSA) based on individual tax situation.
** Lifetime Assurance Plans available at participating providers for an additional cost.

* BBB ACCREDITED BUSINESS
BBB Rating: A+

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Portability Plan

Keep your vision benefit with no increase in rates!

For current CEC members who are leaving their employer, CEC is pleased to offer the opportunity to enroll in our Portability Plan Option. By enrolling, you can continue your vision coverage without an increase in rates for as long as you like!

Enrolling in the portability plan is easy! Just follow these steps:

- You will receive a letter in the mail from CEC offering you the opportunity to enroll in the portability plan.
- To enroll, contact Ruth Fisher at rfisher@cecvision.com or call 888-254-4290 ext 232 within 60 days from receipt of the letter. Please include your name, current mailing address, telephone number and the name of your previous employer.
- We will then send you a vision packet with the forms needed to complete your enrollment.

After we receive your completed forms:

- Your plan will be activated on the first day of the following month.
- Since payroll deductions will stop, your payments will be drafted annually from either a credit card or bank account.
- A new Member ID card will be mailed to you prior to your effective date, enabling you to continue enjoying the exceptional vision benefits that are the hallmark of CEC.

Questions?

If you have any questions about the portability plan, please contact Ruth Fisher at rfisher@cecvision.com or call 888-254-4290 ext 232.

CEC community eye care | Vision Benefits Made Simple