



Employer Reference Guide  
For groups with 100+ employees

# Humana Vision

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## For more information

In you have a question and can't find the answer in this guide, please contact your Humana representative.

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# Humana Vision Plans

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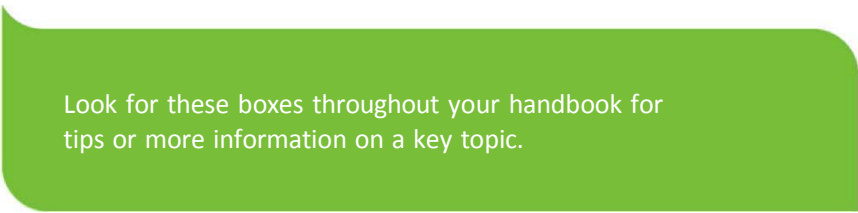
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Information in this guide is accurate as of April 2015, unless otherwise noted, and is subject to change. All coverage, benefit, and eligibility determinations are made based on the terms, conditions, and provisions of the plan document, not this guide. For administrator use only - not for distribution to the public.



Look for these boxes throughout your handbook for tips or more information on a key topic.

# Overview

## Humana 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 or 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 HumanaVision® 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
- Savings on lenses, lens options, contact lenses, and other Lasik 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 12 or 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 options for affordable vision care.

### Through EyeMed, Humana offers two kinds of vision plans:

- **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

## 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
  - Phone: 1-800-232-2006 (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: 1-800-232-2006
  - 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: 1-800-232-2006 (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 1-800-232-2006.

- 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: 1-800-417-3813
- Mail:
  - In network Vision Claims, P.O. Box 14313, Lexington, KY 40512-4313
  - Out of network Vision Claims, P.O. Box 14311, Lexington, KY 40512-4311

Vision providers now have the ability to submit claims electronically.

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](http://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](http://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/Humana Vision riders customer service**

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

- **EyeMed discount program customer service**

- Discount only members' information/demographics are not in the EyeMed system as there is no claim submission. The discount is taken at the provider's office. The representative can assist with provider locator and discount benefits
- Phone: 1-866-995-9316  
Representatives are available 7:30 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 1-800-232-2006:

- 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

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



## EyeMed contact information for members

- **EyeMed/Humana Vision rider customer service and claims**

- Phone: Call EyeMed at 1-888-289-0595 to verify benefits, locate providers, or check on claim status
- TTY: 711  
Representatives are available 8 a.m. to 6 p.m., Eastern time, Monday through Friday
- Mail:
  - In Network: Humana Vision, P.O. Box 14601, Lexington, KY 40512-4601
  - Out of Network: Vision Claims, P.O. Box 8504, Mason, OH 45040-7111

To register for MyHumana, employees simply go to [Humana.com](https://www.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 discount program customer service**

- Phone: 1-888-289-0595 (EyeMed)  
Representatives are available 7:30 a.m. to 11 p.m., Monday through Saturday, and 11 a.m. to 8 p.m., Sunday, Eastern Time

- **EyeMed provider finder**

- A link to this page is available on [HumanaVisionCare.com](https://www.humanavisioncare.com) and [Humana.com](https://www.humana.com)
- Phone: 1-888-289-0595

- **EyeMed Lasik Service**

- Phone: Call 1-877-5LASER6

# Administration

## Enrollment

### VCP 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 (for groups with Humana medical)
- **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. For forms call Customer Care at 1-800-232-2006.

## 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)

## VCP plans: Premium Invoice Timing

Humana generates premium invoices beginning around the 13th day of the month before the month of coverage. Invoices are generated electronically and are posted online for easy viewing. You'll receive electronic notification via e-mail advising when your invoice is ready. Premium payments are due on the first day of the applicable coverage month. For example, Humana produces the invoice for the month of May around April 13th, and the premium is due on or before May 1st.

Payments or enrollment changes processed after the invoice has generated will appear on the subsequent month's invoice.

## VCP plans: Online billing (eBilling)

Our online billing tool, known as eBilling, allows you to view your invoice, make payments, and submit enrollment changes. Register online for complete access to your bill. Additional benefits of eBilling include:

- Receiving your statement online
- Real-time payment transaction and balance information
- Downloading invoice for reconciliation
- Online payment option
- Postage and time savings

To sign up for eBilling go to the secure employer's section of Human.com.

## VCP plans: Sending payment by check

- To ensure a timely processing of your check, include the remittance slip at the bottom of the invoice along with your payment.
- Pay the amount indicated in the "Please Pay the Total Amount Due" field.
- Write your group number on the check.

## 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.

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 1-800-232-2006 (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.

# Benefits & Claims

## 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: 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 one year	\$1,395* LasikPlus free enhancements for life	\$2,300 LasikPlus free enhancements for life	
<b>QualSight LASIK:</b> <b>855-456-2020</b>	\$895 QualSight free enhancements for one year	\$1,295 with QualSight Lifetime Assurance Plan	\$1,295	\$1,995* with QualSight Lifetime Assurance Plan

\* with IntraLase™

Employees may also receive a 10% discount from retail prices at certain independent Lasik participating providers and pay no more than \$1,800 per eye for Conventional Lasik and \$2,300 per eye for Custom Lasik.

\*\*Pricing varies by selection procedure offered by the provider the employee chooses and options available in their area. Not all locations offer fixed pricing. Employees may call the provider for details.

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

## VCP plan grievance and appeals

From time to time, members may run into problems or have unresolved issues about their coverage. Humana makes every effort to resolve customer dissatisfaction issues at an informal level. Members also have the option of filing a formal grievance or appeal.

Our Customer Care specialists can assist members with any issue relating to their plan. If the issue can't be resolved verbally, the specialists will advise the member of the right to file a formal grievance or appeal and provide the required appeal forms.

Members should submit a grievance or appeal within 60 calendar days of the denial notice. The grievance and appeal can include any supporting documentation or other evidence to support overturning the denial. The request should be mailed to:

Humana  
P.O. Box 14638  
Lexington, KY 40512-4638

Humana will accept a verbal appeal if the member is illiterate, handicapped, or too ill to write.

## EyeMed vision riders

### 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®
- PearleVision®
- 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](http://HumanaVisionCare.com) and [Humana.com](http://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 vision rider 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

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.

Humana group dental plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, The Dental Concern, Inc., Humana Medical Plan of Utah, CompBenefits Company, CompBenefits Insurance Company, CompBenefits Dental, Inc., CompBenefits of Alabama, Inc., Humana Employers Health Plan of Georgia, Inc. or DentiCare, Inc. (d/b/a CompBenefits)

