

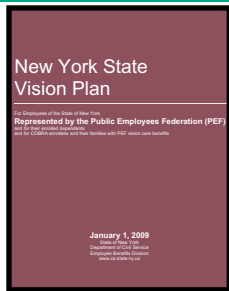
PEF's PS&T members receive vision care benefits through the NYS Vision Plan, which is administered by the NYS Department of Civil Service. Through a competitive bid process, Civil Service awarded the five-year vision contract to EyeMed Vision Care effective January 1, 2007.

To assist you in using the vision plan and minimizing your out-of-pocket costs, PEF has prepared the following guide.

STEP ONE: LEARN HOW THE PLAN WORKS

Take a few minutes to read the NYS Vision Plan benefit book for PEF-represented employees. This book explains how to use the plan, provides a benefit overview, includes plan features and limitations, and who to contact for assistance.

TIP: You can request a benefit book from your health benefits administrator who is usually located in the Personnel Office. You may also download and print a copy of the benefit booklet using the Civil Service Web site www.cs.state.ny.us. Scroll down sidebar on the left, click on "Benefit Programs" and follow the instructions to to access NYSHIP Online. Click on "Other Benefits" and then "Vision Benefits."



STEP TWO: DETERMINE YOUR ELIGIBILITY FOR BENEFITS

Benefits are available to you and your covered dependents once in any 24-month period, except for dependents 18 or younger, who are eligible once in any 12-month period.

TIP: You can verify your eligibility by calling the EyeMed Customer Care Center at 1-877-226-1412. Select "Plan Benefits", provide the patient's ID# and date of birth, and then select "NYS Standard" for the group. Alternatively, use the custom EyeMed website for the NYS Vision Plan, which you can link to from the Civil Service Web site www.cs.state.ny.us. Scroll down sidebar on the left, click on "Benefit Programs" and follow the instructions to to access NYSHIP Online. Click on "Other Benefits" and then "Vision Benefits."

You and your covered dependents age 19 or older may also be eligible for an annual exam and eyewear under the Medical Exception Program (MEP). To be eligible for MEP benefits, at least one year must have elapsed since your last service date, and you must have one of the following medical conditions: diabetes, cataracts, keratoconus, taking a prescription drug that could cause vision changes, or any other medical condition that could reasonably be expected to result in a change in refractive status. Effective 1/1/09, MEP benefits will be provided for an eye exam even if there has been no significant change in vision. MEP benefits will be provided for new lenses or contacts and, if appropriate, new frames only when there has been a significant change in vision.

TIP: Contact the EyeMed Customer Care Center at 1-877-226-1412 to request a Medical Exception Approval form. EyeMed defines a significant change in vision as a minimum change of .75D sphere and/or 1.00D cylinder or more.

STEP THREE — IDENTIFY PAR PROVIDERS YOU MAY WISH TO USE

EyeMed's network offers a choice of:
1) independent optical stores and doctors'

offices; and 2) chain stores such as LensCrafters, Target Optical, Sears Optical, JCPenney Optical and most Pearle Vision locations. Factors you should consider when choosing a provider include: service, selection of frames, cost of lenses and lens coatings, speed of delivery, and warranties and return policies.

TIP: For a list of par providers, call EyeMed at 1-877-226-1412 or use the custom EyeMed website for the NYS Vision Plan, which you can link to from the Civil Service website www.cs.state.ny.us. Scroll down sidebar on the left, click on "Benefit Programs" and follow the instructions to to access NYSHIP Online. Click on "Other Benefits" and then "Vision Benefits."

STEP FOUR: BEFORE YOU MAKE THE APPOINTMENT, SHOP AROUND.

Choosing eyeglasses is not an easy process. The selection of frames varies from one par provider to another. Your cost to upgrade frames or for "premium" lenses and lens coatings will also vary depending on the provider's suggested retail price. Since most eye exams are not considered urgent, take the time to shop around and compare prices.



TIP: You have 90 days from the date of your exam to purchase your standard eyewear from a par provider. You do not have to order your eyewear from the par provider who performed the exam. Effective 1/1/09, the 90-day purchase period will apply to occupational eyewear as well.

STEP FIVE: MINIMIZE YOUR OUT-OF-POCKET COSTS FOR FRAMES

Effective 1/1/09, the plan provides a paid-in-full benefit for frames with a retail value of

up to \$130. If you choose a frame that costs more than \$130, you will pay 80% of the cost exceeding \$130. For example, if the frame costs \$230, you will pay \$80 (80% of \$100).

TIP: Since the selection of frames with a retail value of up to \$130 varies from par provider to par provider, you will want to shop around to find a par provider with the best selection of frames at a price you can afford.

STEP SIX: MINIMIZE YOUR OUT-OF-POCKET COSTS FOR LENSES AND COATINGS

The Upgrade Program allows you to upgrade your lenses and coatings at reduced fixed prices. All par providers must offer the following:

| <u>Upgrade Program</u> | <u>Reduced Price</u> |
|--|----------------------|
| Standard scratch resistant coating | \$15 |
| Standard anti-reflective coating (ARC) | \$45 |
| Standard plastic photosensitive lenses – Single Vision | \$54 |
| Standard plastic photosensitive lenses – Multifocal | \$62 |
| Standard high index lenses | \$54 |

Effective 1/1/09, the plan will provide a paid-in-full benefit for standard polycarbonate and standard progressive (no-line bifocal) lenses.

TIP: You will pay a lot more for “premium” lenses and coatings. Unless you require a “premium” upgrade to meet your vision care needs, insist that your provider use the “standard” upgrades.

TIP: Some coatings are not necessary depending on the lenses you choose. If you buy polycarbonate or high-index lenses, these lenses inherently provide UV and scratch-resistant protection.

LASTLY, OFFSET YOUR OUT-OF-POCKET COSTS BY USING THE HEALTH CARE SPENDING ACCOUNT (HCSACCOUNT).

The HCSAccount lets you direct a portion of your salary, on a pre-tax basis, into a special account that you can use throughout the year to pay for certain health, dental and vision care expenses not covered by your insurance. Paying for these expenses with untaxed dollars in effect lowers these costs by whatever your tax rate is – saving you money.

Tip: For more information, go to the Flex Spending Account Web site at www.flexspend.state.ny.us or call the FSA Hotline at 1-800-358-7202.

TIP: Eligible expenses include eye exams, eyeglasses and contact lenses needed for medical purposes, the cost of items required for using contact lenses, such as saline solution and enzyme cleaner and laser vision corrective surgery.



New York State Public Employees Federation,
AFL-CIO
1168-70 Troy-Schenectady Road
P.O. Box 12414
Albany, NY 12212-2414
1-800-342-4306

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MAKE THE MOST OF YOUR VISION CARE



 **New York State Public Employees Federation**, AFL-CIO
Representing 58,000 professional, scientific, and technical employees
Kenneth Brynlen
President
Arlea Igoe
Secretary-Treasurer
www.pef.org