



??? Frequently Asked Questions ???

What is the frame limit?

EAN establishes frame coverage so that a patient may choose frames, which will be covered at 100% after co-payment, or the patient may choose a frame that exceeds the plan limit and pay the cost of the upgrade. The Plan limit is a \$120.00 retail allowance.

Can I purchase contacts and eyeglasses at the same time?

The plan covers **either** contacts or glasses within a 12-month period. Covered services rendered on January 1, 2010, would be eligible again after January 1, 2011. A patient may receive benefits toward glasses in one year and contacts the following 12 months, and vice versa. Date of service to date of service.

Will the plan cover a referral exam for a medical problem with my eyes?

The plan covers one eye exam in a 12-month period from date of service to date of service. If a patient requires a referral for medical vision care, charges should be submitted under the patient's health insurance plan.

How does the plan coordinate benefits with other vision plans?

Coordination of benefits is determined by the "birthday rule" when dependents are enrolled in more than one vision plan. The employee is always primary under their employer's plan, but dependent children will have primary coverage under the plan of the parent whose birthday occurs first in the calendar year. EAN will reimburse out-of-pocket charges remaining after the primary plan has paid benefits to the extent that they are covered under EAN's schedule of benefits.

How often can I change my enrollment?

Enrollment in EAN is for a 24-month period provided your employment or family status does not change. If you have an employment change or family status change, you may modify your enrollment in a manner which is consistent with those changes (i.e. birth or adoption of a child, marriage or divorce, child who is no longer a full-time student.)

What if I decide to terminate the plan or am no longer affiliated with my current employer?

All Plan Enrollees are financially committed to make contributions to EAN for a period of twenty-four (24) months starting from the effective date of coverage as confirmed by the Enrollee's signature on the EAN enrollment form. In the event of early termination, EAN reserves the right to collect payment on any outstanding Plan contributions.

What do I do if I have a grievance or complaint?

Most problems or concerns can be quickly resolved by calling Customer Service at 800-386-8606. If you are still not satisfied, EAN will provide you with our formal grievance protocol.