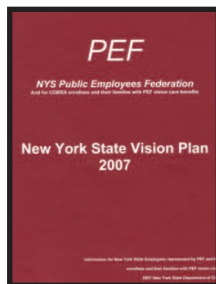


PEF's PS&T members receive vision care benefits through the NYS Vision Plan, which is administered by the NYS Department of Civil Service. Through a competitive bid process, Civil Service awarded the five-year vision contract to EyeMed Vision Care effective January 1, 2007.

The vision contract was previously held for decades by Davis Vision. Members' familiarity with Davis Vision made it easy for them to use the plan and minimize their costs. For many, the change in vendors from Davis Vision to EyeMed has made receiving vision care services more complicated. There are differences in how EyeMed administers the plan, the network of par providers, and the selection of frames, lenses and lens coatings available. With this in mind, we have prepared the following guide to help you minimize your out-of-pocket costs.

## STEP ONE: LEARN HOW THE PLAN WORKS

Take a few minutes to read the 2007 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/ebd](http://www.cs.state.ny.us/ebd).

## 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/ebd](http://www.cs.state.ny.us/ebd).

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.

**TIP:** Contact the EyeMed Customer Care Center at 1-877-226-1412 to learn how you can access this benefit. Before EyeMed will authorize MEP benefits, you must submit documentation that there has been a significant change in vision.

## STEP THREE – IDENTIFY PAR PROVIDERS YOU MAY WISH TO USE

EyeMed's network offers a choice of: 1) independent optical stores and doctors' offices; 2) BJ's Optical, a warehouse club; and 3) 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/ebd](http://www.cs.state.ny.us/ebd).

**TIP:** You can find ratings of the chain stores and BJ's Optical in the November 2006 Consumer Reports. The magazine is usually available at public libraries. Subscribers to [www.consumerreports.org](http://www.consumerreports.org) can access the ratings online.

## 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 before receiving services.



**TIP:** Unless you will be using the vision plan for eyewear only, you have to order your eyewear on the same day as your exam. You cannot "split" the benefit by having your exam on one day and ordering your eyewear on another day. While you are not required to order your eyewear from the provider that conducts the exam, you **MUST** order the eyewear on the same day. That's why it's so important to do your comparison shopping ahead of time.

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

The plan provides a paid-in-full benefit for frames with a retail value of up to \$100. All par providers are required to have a minimum of 37 styles of frames in this price range. If you choose a frame that costs more than \$100, you will pay 80% of the cost exceeding \$100. For example, if the frame costs \$200, you will pay \$80 (80% of \$100).

**TIP:** Since the selection of frames with a retail value of up to \$100 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 polycarbonate lenses	\$37
Standard progressive (no-line bifocal) lenses	\$65
Standard anti-reflective coating (ARC)	\$45
Standard plastic photosensitive lenses – Single Vision	\$54
Standard plastic photosensitive lenses – Multifocal	\$62
Standard high index lenses	\$54

**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).

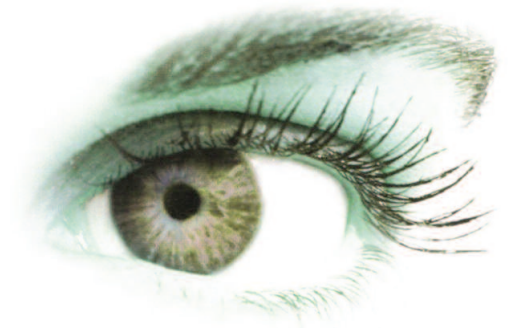
The HCSAccount lets you direct a portion of your salary, on a pre-tax basis, into a special account that you can use throughout the year to pay for certain health, dental and vision care expenses not covered by your insurance. Paying for these expenses with untaxed dollars in effect lowers these costs 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](http://www.flexspend.state.ny.us) or call the FSA Hotline at 1-800-358-7202.

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Albany, NY 12212-2414  
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Public Employees Federation,** AFL-CIO

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