

DAVIS VISION

Talk Sheet / FAQ New York State Vision Plan

December 21, 2011

Introduction

Effective January 1, 2012, the New York State Vision Plan will be administered by Davis Vision. Davis Vision will provide claims payment, enrollment data management, distribution of plan materials, and an extensive network of eye care providers throughout New York and nationwide. As of January 1, 2012, EyeMed Vision Care will no longer administer the NYS Vision Plan and optical retailers such as LensCrafters, Target Optical, Sears Optical, JCPenny Optical and Pearl Vision will no longer be participating providers.

About Davis Vision

Davis Vision has been providing eye care programs since 1917, including 23 years experience administering the New York State Vision Plan. Davis Vision offers a provider network which includes over 26,000 points of access nationwide and access to over 2,332 providers in New York State. The Davis Vision provider network includes both independent practitioners and company-owned retail chains. The key features of the Davis Vision program for the State include:

- Doctors of optometry and ophthalmology focused on comprehensive well eye exams
- Access to over 2,332 providers in New York including independent practitioners and company-owned retail chains Empire Vision and EyeCare Centers of America.
- An eyewear frame or contact lens allowance* or the Davis Vision '**Collection**', an exclusive selection of covered in full eyewear frames and/or contact lens
- Quality care through a network of providers that meet industry quality standards and are monitored through a Quality Assurance program
- A broad selection of lens materials and lens options either covered in full or at discounted prices
- Customized ID cards and benefit information mailed to each enrollee's home

*Members are responsible for the remaining balance for frames and contact lenses with a retail price above the NYS Vision Plan's frame and contact lens allowances.

Who is Eligible

All state employees who are eligible to enroll for coverage in the New York State Health Insurance Program (NYSHIP) and for whom coverage under the New York State Vision Plan has been negotiated or administratively extended are eligible. Employees may enroll in the New York State Vision Plan even if they do not enroll in NYSHIP.

Dependent coverage includes a spouse or domestic partner, unmarried children under age 19, unmarried dependent children ages 19 through 24 who are full-time students, and unmarried disabled children. Enrollees must complete a Student Verification Form before a student dependent may receive vision care benefits. A Student Verification Form is not required to be completed for permanently disabled dependent children or dependent children under age 26 covered under the Student Employee Health Plan (SEHP).

Enrolling

All current enrollees in the NYS Vision Plan (with EyeMed) will be auto-enrolled in the Davis Vision plan, effective January 1, 2012. Thereafter newly eligible employees must file a PS-404 with the agency Health Benefits Administrator. The HBA will then enter the enrollee data into the New York State Benefits Eligibility and Accounting System (NYBEAS) and transfer the information to the Davis Vision system. Eligibility data will be forwarded to Davis Vision weekly. Questions about eligibility and enrolling should be directed to the agency HBA.

How to Access Benefits

Benefit designs by employee group are included in the attached Welcome Kit templates. The benefit designs have not changed with the transition to the new vision plan administrator, Davis Vision. To access benefits, enrollees simply locate a participating provider, call for an appointment or walk-in to the many providers that accept walk-ins, and present their ID card at the time of service. Enrollees should identify themselves as covered under the New York State Vision Plan and provide their ID and/or name. For in-network providers, no claim forms are needed. For out-of-network benefits, enrollees must pay for services in full and submit a claim form along with receipts to Davis Vision for reimbursement. Out of Network claim forms are available on the custom Davis Vision site for the NYS Vision Plan reachable through NYSHIP online and HBA online (on or after January 1, 2012), by calling a customer service representative or using the Interactive Voice Response System.

Enrollees can locate providers by:

- Referring to the listing based on enrollee zip code included with the ID cards
- Visiting NYSHIP online, www.cs.ny.gov to link to the custom Davis Vision site for the NYS Vision Plan
- Calling the Davis Vision Customer Service Center at 1-888-588-4823

Plan Materials

The NYS Vision Plan is detailed in various communications. Enrollees can learn more about the program through:

- **Davis Vision Welcome Kit:** Each enrollee will receive a welcome kit that includes two ID cards, details about the benefit, information on how to access the benefit and a sample of in-network providers (based on enrollee zip code). Contact information will also be included.
- **Vision Benefit Booklet:** A benefit book will be mailed to all enrollees (except SEHP enrollees) in January 2012. Agency HBAs will be sent a supply of booklets and will be able to order additional books on an as needed basis to provide to new hires that join the NYS Vision Plan after the start date. Once posted in January 2012, enrollees can also download and print a copy from NYSHIP online, www.cs.ny.gov.
- **HBA Online:** Details about the program are also included on HBA online.
- **Custom Davis Vision Website for the NYS Vision Plan:** Enrollees can enter the site through a link included on NYSHIP online site. This site allows registered users to access benefit information, locate a provider, review benefits and eligibility status, access forms, download a benefit booklet and request replacement ID cards.

How to Contact Davis Vision

The following details the options to contact Davis Vision:

- In mid-December, 2011, HBAs can visit HBA online for detailed program information. Enrollees should direct all pre-enrollment questions to their Agency HBA.
- After January 1, 2012, enrollees and HBAs can contact the Davis Vision Customer Service Center by calling 1-888-588-4823, or visit NYSHIP online at www.cs.ny.gov for more information and a link to the custom Davis Vision site for the NYS Vision Plan.
- Contact information for enrollees will be detailed in the welcome kit and benefit booklet mailings to enrollees' homes.

Description of Employee Groups

NYS Vision Plan enrollment includes various union groups as well as an unrepresented component. Each group has vision care benefits available to all of their eligible employees. Benefit books are customized for each group and each group is represented by a NYSHIP group color. The groups include:

PEF: Professional, Scientific and Technical Services Unit

Represented by the Public Employees Federation AFL-CIO (PEF), the **Professional, Scientific and Technical Services Unit** is comprised primarily of professional and technical personnel. Titles in this unit include attorney, nurse, accountant, social worker, and institution teachers.

NYSCOPBA: Security Services Unit

Represented by New York State Correctional Officers and Police Benevolent Association, Inc. (NYSCOPBA), the **Security Services Unit** is comprised of State security personnel (other than State Police) and institution safety officers. Titles in this unit include correction officer, corrections sergeant, secure hospital treatment assistant, and safety and security officers.

C82: Security Supervisors Unit

Represented by Council 82, American Federation of State, County and Municipal Employees, AFL-CIO, the **Security Supervisors Unit** is comprised of supervisory security personnel (e.g., correction lieutenant, forest ranger supervisor, chief safety and security officers).

PIA: State Police Investigators Unit

Represented by the New York State Police Investigators Association, Local 4, I.U.P.A., AFL-CIO (NYSPIA), the **State Police Investigators Bureau of Criminal Investigation Unit** is comprised of investigators and senior investigators in the Division of State Police.

PBA-T: State Police Troopers Unit

Represented by the Police Benevolent Association (PBA) of the New York State Troopers, Inc., the **State Police Troopers Unit** includes troopers in the Division of State Police.

PBA-S: State Police CO/NCO Supervisors Unit

Represented by Police Benevolent Association (PBA) of the New York State Troopers, Inc., the **State Police CO/NCO Supervisors Unit** consists of commissioned and non-commissioned officers in the ranks of majors, captains, lieutenants, and various levels of sergeants.

ALESU: Agency Law Enforcement Services Unit

Represented by The Police Benevolent Association of New York State, Inc. (PBANYS), the **Agency Law Enforcement Services Unit** is comprised of personnel who have police or peace officer duties and responsibilities and are employed in the Department of Environmental Conservation, Office of Parks, Recreation and Historic Preservation, and the State University of New York. Titles in this unit include Environmental Conservation Officer, Park Patrol Officer, Environmental Conservation Investigator, University Police Officer, University Police Investigator, and Forest Ranger.

SEHP: State University Graduate Student Employee Unit & CUNY

Represented by the Graduate Student Employees Union/Communication Workers of America (GSEU/CWA), the **State University Graduate Student Negotiating Unit** is comprised of teaching assistants and graduate student assistants who are pursuing advanced degrees at SUNY campuses. Most are employed at the four State University Centers (Albany, Binghamton, Buffalo, and Stony Brook.) CUNY enrollees are comprised of teaching assistants and graduate student assistants who are pursuing advanced degrees at CUNY campuses.

M/C: Management / Confidential and Unrepresented Employees

The management/confidential (M/C) group is not represented by a union, as defined by the Taylor Law, and include almost 12,000 New York State employees. In this group are policy-making managers, middle managers, and specialists in fields as diverse as education, law, computer science, medicine, administrative support, and law enforcement.

Frequently Asked Questions: Enrollees

Benefit Questions

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| <p>1. Who in my household may be covered by the NYS Vision Plan?</p> | <p>All state employees who are eligible to enroll for coverage in the New York State Health Insurance Program (NYSHIP) and for whom coverage under the New York State Vision Plan has been negotiated or administratively extended are eligible. Employees may enroll in the New York State Vision Plan even if they do not enroll in NYSHIP. Enrollees must satisfy the waiting period applicable to their employee group prior to being eligible for benefits under the Plan.</p> <p>Dependent coverage includes a spouse or domestic partner, unmarried children under age 19, unmarried dependent children ages 19 through 24 who are full-time students, and unmarried disabled children. Enrollees must complete a Student Verification Form before a student dependent may receive vision care benefits.</p> |
| <p>2. What is the process to cover my unmarried dependent child who is a full-time student and is under age 25?</p> | <p>You will need to complete the Student Verification Form found in your benefit booklet, or on NYSHIP online, and fax it to Davis Vision at 1-800-292-9687, when your full-time student dependent child is eligible for benefits. More information on the process will be detailed in the benefit book you will receive upon enrollment.</p> <p>A Student Verification Form is not required to be completed for permanently disabled dependent children or dependent children under age 26 covered under the Student Employee Health Plan (SEHP).</p> |
| <p>3. If I am enrolled as an enrollee and a dependent, can I use both plans together or combine my frame or contact lens allowances?</p> | <p>No, if you are eligible for vision benefits as an enrollee and also a dependent, you may not combine the two frame or contact lens allowances in the same transaction. For example, you may not receive a \$200 frame allowance by combining the \$100 frame allowances from both enrollments.</p> |
| <p>4. Do my benefits reset on January 1, 2012?</p> | <p>No, your benefits will not reset on January 1, 2012. If you have used your benefit prior to the effective date of the Davis Vision plan, you will be eligible for future services according to the frequency of your benefit plan: once every two years for adults and once a year for dependent children under age 19. Davis Vision will receive benefit history for each enrollee.</p> |
| <p>5. Will I have a new network of providers beginning January 1, 2012?</p> | <p>Yes. Davis Visions' participating provider network consists of hundreds of independent providers and all Empire Vision Center and EyeCare Centers of America locations. Optical retailers such as LensCrafters, Target Optical, Sears Optical, JCPenny Optical and Pearl Vision are not part of Davis Visions' participating</p> |

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| | provider network and you will not obtain in-network benefits if you choose to obtain services at any of these retailers. |
| 6. Can I go to one provider for my exam and another for materials? | Yes, you may choose to have your exam at one provider and receive your eyewear at another. However, depending on your group, you may be required to purchase eyewear on the same day as the exam. |
| 7. For enrollees eligible for the 90-day material purchase period, what happens if they received an eye exam in 2011, but have not yet filled their prescription? Where should they get their NYS Vision Plan eyewear in 2012? | Enrollees who received an eye exam in 2011 and wait to fill their prescription until 2012 and who are still within the 90-day eligibility period for materials should use a Davis Vision provider for eyewear selection. |
| 8. I purchased eyewear under my EyeMed coverage in 2011 and now want to return them, since I have not been able to adjust to the new lenses. What do I do and how do I get my benefit “reset”? | Eyewear materials purchased under your EyeMed coverage should be returned to the EyeMed provider that provided the materials. They will work with you to get your prescription correct. If the issue can't be corrected and you have returned your eyewear to the EyeMed provider, call EyeMed to have your benefit “reset”. EyeMed will coordinate with Davis Vision to reset your eligibility under Davis Vision and then you may choose a Davis Vision provider from whom to purchase your eyewear. |
| 9. How much time do I have to select my eyewear? | This is dependent on the employee group, as some groups require eyewear to be purchased on the same day as the exam. For enrollees eligible to split the benefit, a 90-day period between exam and material selection will still apply. |
| 10. When using a participating provider, do I receive an allowance to purchase my eyewear materials or choose from a standard collection? | When using a participating provider, NYS Vision Plan enrollees may either use an allowance towards purchasing their eyewear (glasses or contacts) or they may choose from the Davis Vision Collection (frames or contacts) to receive a paid in full benefit. |
| 11. Can I upgrade my frame or lens options if I pay the difference? | Yes, with the NYS Vision Plan, enrollees have the choice of any available frame or lens option. The frame allowance will provide enrollees with a wide selection of frames while staying within the allowance, eliminating any out-of-pocket expenses. Members are responsible for the remaining balance for frames and contact lenses with a retail price above the NYS Vision Plan's frame and contact lens allowances. SEHP enrollees are not eligible for upgrades. |
| 12. How do I calculate my contact lens materials benefit when using my allowance? | For contact lenses, you will apply your contact lens allowance to the retail price of the selected contacts. You pay a copay (if applicable) plus the difference, if any; between the retail price and the allowance after subtracting a 20% discount (SEHP enrollees are not eligible for discounts). A sample contact lens calculation is as follows: |

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| | <ul style="list-style-type: none"> • Contact Lenses: \$150 retail price • Contact Lens Allowance: \$105 allowance • Balance after Allowance: \$45 • Out-of-Pocket: \$36.00 (plus any applicable copay and sales tax) |
| 13. Why are eye exams important? | Regular eye care is an important part of your overall wellness. Eye exams not only detect vision correction needs, but can also reveal serious eye problems, diabetes and high blood pressure. Eye care is important to all ages, as early on it can affect a child's ability to learn and later in life serious conditions such as glaucoma can occur. |

Network Questions

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| 1. How is the Davis Vision network different? | The Davis Vision network provides access to over 2,332 providers in New York State, and thousands more nationwide. The Davis Vision network offers enrollees the choice of type of provider to meet your needs. Choose from both independent practitioners and company-owned retail chains; Empire Vision and Eye Care Centers of America. Optical retailers such as LensCrafters, Target Optical, Sears Optical, JCPenny Optical and Pearl Vision are not Davis Vision participating providers. |
| 2. How do I locate a provider? | A sample of in-network providers will be included in the Davis Vision welcome kit mailing in late-December. For an updated listing, visit NYSHIP online (on or after January 1, 2012) at www.cs.state.ny.us and click on the link to the custom Davis Vision site for the NYS Vision Plan. Enrollees can also locate providers by calling the Davis Vision Customer Service Center. |
| 3. Can I nominate a provider for participation? | Yes, a Provider Nomination form will be available on the custom Davis Vision site for the NYS Vision Plan which enrollees can access through the NYSHIP online. |
| 4. I'm eligible for the laser vision correction program, how do I locate participating laser providers? | To locate a laser provider and begin the process, enrollees should call the 800 Customer Service phone number that will be in the Davis Vision welcome kit mailing in mid-December or access the custom Davis Vision site for the NYS Vision Plan. |
| 5. What is the turnaround time for my glasses? | The turnaround time for glasses will vary depending on the provider location chosen and your specific lens requirements, but will not exceed 7 days in most cases |
| 6. Does my doctor have to use a specific lab? | Independent providers who participate in the Davis Vision program are required to use Davis Vision owned laboratories. This centralized approach allows Davis Vision to maintain overall quality. Retail providers who participate in the Davis Vision program use their own materials and laboratories. |
| 7. What warrantee applies if I | If an enrollee purchased frames from an EyeMed |

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| purchased eyewear from an EyeMed provider prior to the effective date of the Davis Vision plan? | provider prior to the effective date of the Davis Vision program, the enrollee should return to that provider during the warranty period for repairs or replacements. EyeMed will honor all warranties for Plan materials dispensed by their participating providers. |
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Operations

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| 1. What is my member ID and do I have to give out my Social Security Number? | The member ID will be the enrollees' social security number and/or an alternate ID number generated by Davis Vision. However, on all printed documents, only the enrollees' alternate ID number will be displayed. If enrollees choose not to give their social security number to a provider or the Davis Vision Customer Service Center, they can identify themselves using their alternate ID or identify themselves as a participant in the NYS Vision Plan and provide their name and date of birth. |
| 2. Will I get ID cards, how many and when? | Yes, a Davis Vision welcome kit including two ID cards will be mailed to enrollees by the end of December. You should receive the cards prior to the effective date. The ID cards that you receive may be presented by you and/or any covered family member. |
| 3. How do I order replacement or additional ID cards? | To order replacement cards, enrollees may visit NYSHIP online for a link to the custom Davis Vision site for the NYS Vision Plan, or call the Davis Vision Customer Service Center at 1-888-588-4823. |
| 4. Where can I find information about the NYS Vision Plan? | Details about the program are included on NYSHIP online, www.cs.ny.gov and in the benefit booklet you receive in January. Additional information is also available on the custom Davis Vision site for the NYS Vision Plan, which you can link to from NYSHIP online (on or after January 1, 2012). If you have additional questions, you may contact the Davis Vision Customer Service Center by calling 1-888-588-4823, beginning in late December, 2011. |
| 5. When can I call Davis Vision with questions? | The Davis Vision Customer Service Center will be operational in late December to answer your questions. |
| 6. What are the hours of the Davis Vision Customer Service Center? | Monday through Friday: 8:00am to 11:00pm EST, Saturday: 9:00am to 4:00pm EST and Sunday: 12:00pm to 4:00 pm EST. In addition, enrollees can call the interactive voice response system 24 hours a day/ 7 days a week. |
| 7. Where do I go on the web to obtain information about the vision plan or to locate providers? | Details about the plan can be found on NYSHIP online at www.cs.ny.gov . There is also a link to the custom Davis Vision site for the NYS Vision Plan which allows registered users to access benefit information, locate a provider, review benefits and eligibility status, access forms, download a benefit book, request replacement ID |

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| | cards and more. |
| 8. How do I use my out-of-network benefit and where do I get a claim form? | If you choose to visit an out-of-network provider, you will need to pay for all services at the point of sale and then submit a claim form and receipts to Davis Vision for eligible reimbursements. You will most likely have expenses that exceed your reimbursement. An out-of-network claim form is available on the custom Davis Vision site for the NYS Vision Plan you can link to from NYSHIP online. SEHP enrollees are not eligible for out of network benefits. |
| 9. How can I check the status of a claim submitted? | If you have submitted an out-of-network claim for reimbursement, you can check the status by calling the Davis Vision Customer Care Center and using the automated IVR system. |
| 10. What is the turnaround time for out-of-network claims? | Payments are typically mailed within 10 business days of receipt of the completed claim form and all receipts. |
| 11. What is the student verification process for my dependent? | You will need to complete the Student Verification Form found in your benefit booklet, or on NYSHIP online, and fax it to Davis Vision, at 1-800-292-9687 when your full-time student dependent child is eligible for benefits. More details on the process will be included in the benefit book you will receive upon enrollment. A Student Verification Form is not required to be completed for a disabled dependent child or dependent children under age 26 covered under the Student Employee Health Plan (SEHP). |

Frequently Asked Questions: Health Benefit Administrators

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| 1. Who is my one main point of contact at Davis Vision? | Beginning in late December, agency HBAs should call the Davis Vision Customer Service Center at 1-888-588-4823 with questions. |
| 2. If an enrollee has a claim issue, who do they call? | Enrollees can call the Davis Vision Customer Service Center at 1-888-588-4823 with any question or claims issues after the plan effective date. |
| 3. Will I be receiving a provider directory? | No. On January 1, 2012, a link to the provider locator will be posted on HBA online. |
| 4. Where do I order benefit booklets? | Agency HBAs will be provided with an ample supply of benefit booklets to provide to new enrollees, as needed. Order forms for additional benefit books will be included in the initial shipment of benefit books to agency HBAs. Books are also available online. |
| 5. When will ID cards be provided to enrollees? | Once an enrollment file has been processed, the ID card process will begin. Enrollees should receive the ID cards/Welcome Kit by the end of December. Agency HBAs will receive a copy of the ID cards/Welcome Kit prior to them being mailed to enrollees' homes. |

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| 6. How do I order replacement or additional ID cards? | Agency HBAs are not responsible for ordering new ID cards for enrollees. To order replacement cards, enrollees may visit NYSHIP online for a link to the custom Davis Vision site for the NYS Vision Plan or call the Davis Vision Customer Service Center at 1-888-588-4823. |
| 7. How does a new enrollee receive an ID card and benefit booklet? | Once the new enrollee information is entered on NYBEAS and transmitted to Davis Vision, the Davis Vision welcome kit and ID cards will be mailed to the enrollee's home. Agency HBAs should provide the new enrollee with a benefit booklet. The benefit booklet can also be obtained through the custom Davis Vision site for the NYS Vision Plan, which can be accessed through NYSHIP online. |
| 8. How often will enrollment data be provided to Davis Vision? | Enrollment data will be transmitted to Davis Vision weekly from the NYBEAS. |
| 9. Where can I get a copy of the specific benefit information for each employee group? | Benefit information for each employee group is included at the end of this guide in the sample Welcome Kits. In January 2012, Agency HBAs will be provided with an ample supply of benefit books to provide to new enrollees, as needed. Order forms for additional benefit books will be included in the initial shipment of benefit books to agency HBAs. Books are also available online. |
| 10. What is the student verification process for dependents? | <p>You will need to complete the Student Verification Form found in your benefit booklet, or on NYSHIP online, and fax it to Davis Vision at 1-800-292-9687 when your full-time student dependent child is eligible for benefits. More details on the process will be detailed in the benefit book you will receive upon enrollment.</p> <p>A Student Verification Form is not required to be completed for a disabled dependent child or dependent children under age 26 covered under the Student Employee Health Plan (SEHP).</p> |
| 11. Who can assist with enrollee benefit questions, such as calculations? | After the effective date of the program, January 1, 2012, enrollees can call the Davis Vision Customer Service Center at 1-888-588-4823 with any questions. |