VISION CARE BENEFIT

Who is Eligible

Orange County has established certain minimum eligibility requirements that must be met by all employees.

You must have been hired for an anticipated period of employment of at least three months

AND

You must work a regularly scheduled work week of 20 hours or more:

OR

You are a paid elected official.

Dependents

Your spouse, including a legally separated spouse, is eligible. If you are divorced or your marriage has been annulled, your former spouse is <u>not</u> eligible, even if a court orders you to maintain coverage. Your ex-spouse must be removed from your coverage as soon as the divorce is final.

Your unmarried children under the age of 19, including your natural children, stepchildren who permanently reside with you, and your legally adopted children are eligible.

Other children who reside permanently with you in your household who are chiefly dependent on you and for whom you have assumed legal responsibility, in place of the parent, are also eligible. You must verify eligibility and provide required documentation upon enrollment and every two years thereafter.

Any child described above, regardless of age, who is incapable of self support by reason of mental or physical disability, provided he or she became so disabled prior to reaching the age of 19 is eligible.

Students 19-25: Unmarried dependent children, age 19 up to age 25 are eligible if they are full-time students at an accredited secondary or preparatory school, college or other educational institution and are otherwise not eligible for employer group coverage.

If your child reaches age 19 during a school vacation period, coverage will continue, as long as the child is enrolled in an accredited secondary school, college or other accredited educational institution and plans to resume classes on a full-time basis at the end of the vacation period. Proof of enrollment will be required in order for benefits to be paid.

Students who want to continue coverage during the summer must have been enrolled in the previous spring semester and must be enrolled as full-time students for the fall semester.

Note: Rules for dependent students continuing coverage during summer vacation between the spring and fall semester also apply to dependent students continuing coverage during a winter vacation between the fall and spring semester.

Important: You must report changes in dependent eligibility within 30 days of a qualifying event. Requests for upgrades or downgrades must be consistent with Cafeteria Plan rules. Non-qualifying changes can be made during open enrollment for the following January 1.

The vision plan pays for certain vision care expenses that are recommended by a physician or optometrist and charged to you while covered as a plan participant.

SERVICES NOT COVERED:

- ♦ Charges for orthoptics (eye muscle exercises).
- Charges for vision training or subnormal vision aids.
- Lenses that can be ordered without a prescription.
- Any service or supply that is <u>not</u> shown in the Vision Care Schedule.

Vision Care Schedule Maximum Amounts

Eye Exam	\$35.00
Lenses, per pair – Single Vision	30.00
Bi-focal	50.00
Tri-focal	60.00
Lenticular	90.00
Contact Lenses, per pair, if <u>not</u>	
medically necessary	55.00
Contact Lenses, per pair, when medically	
necessary*	.180.00
Frames	25.00

*To be "medically necessary":

- ♦ A person's vision cannot be corrected to 20/70 in the better eye except by the use of contact lenses.
- A person needs contact lenses after cataract surgery.
- A person is being treated for a condition such as Keratoconus or Anisometropia and contact lenses are routinely used as part of the treatment.

LIMITATIONS

- ♦ 1 complete eye exam per person in a calendar year.
- ♦ 2 lenses per person in any calendar year
- ◆ 1 set of frames per person in any calendar year

 You may receive one pair of glasses (lenses &
 frames) or contact lenses, but not both.

Each time period begins when the service or supply is first charged to the person. An eye exam is charged on the date it is performed. Lenses or frames are charged on the date they are ordered.

Important – You will be paid one half of the Maximum Amount for a single lens.

WHAT THE VISION PLAN DOES NOT COVER

Services and supplies furnished for the following reasons:

- Injury that happens during work at any job for pay or profit.
- Sickness for which payment is made or available through Workers' Compensation or a similar law.
- Expenses incurred before you become covered.

Coordination of Benefits

The benefits under the Orange County Self-Insured Vision Plan will be coordinated with the benefits of other plans.

Claims Administered By

Fitzharris & Company, Inc. PO Box 9182 Farmingdale, NY 11735

COUNTY OF ORANGE VISION CARE PARTICIPATING PROVIDERS*

Austin Ryan Optika 12 New Paltz Plaza New Paltz, NY 12561 845-255-6780

DiNapoli Opticians 313 Fullerton Avenue Newburgh, NY 12550 845-561-2970

Jules Vision Center Richard Weintraub, OD 1401 Route 300 Newburgh, NY 12550 845-566-9179

Richard Goodman, OD 14 East Main Street Pawling, NY 12564 845-855-1155

New County Optical Co. 72 East Post Road White Plains, NY 10601 (914) 949-8100 or 8198

New York Eyewear Mid Valley Mall 47 North Plank Rd. Newburgh, NY 12550 845-562-6284

Plaza Optical 475 Rte. 17M Monroe, NY 10950 845-783-4400

Franco Rossi Jr., OD 25 St. John Street Goshen, NY 10924 (845) 294-6411

Sterling Optical DBA Insight Managed Care 1401 Route 300 Newburgh, NY 12550 845-564-3522

Hal R. Mendel, OD 19 A Rye Ridge Plaza Rye Brook, NY 10573 914-939-2224 Cohen's Fashion Optical 1 N Galleria Dr. Suite 126 Middletown, NY 10941 845-692-5800

Doron Feder, OD 125 Dolson Avenue Middletown, NY 10940 845-342-2020

Eyecare Vision Inc. Joel Feintuch, OD Rt. 6 Westchester Mall Mohegan Lake, NY 10547 914-528-2012

Elaine Muratore Groo, OD 456 Gidney Avenue Newburgh, NY 12550 845-561-0907

New County Optical Co. 10 Spring Valley Mkt. Place Spring Valley, NY 10977 845-426-3937

Riehle Opticians of Warwick Merchants Square 36 Ronald Reagan Blvd. Warwick, NY 10990 (845) 986-5367

Eye to Eye Vision Ctr. 1 Galleria Dr. Ste. 128 Middletown, NY 10940 845-692-2020

Warwick Optical 25 Elm Street Unit 3 Warwick, NY 10990 845-987-7333

Washington Eye Associates Jennifer M. Battiato, OD 2877 Rt. 94 Ste. 2 Blooming Grove, NY 10914 845-496-9999

Updated 05/21/10

*Orange County Vision Care Participating Providers, on the date of this revision, agreed to accept the vision care schedule as full payment for the eye exam. However, there will be out of pocket expenses for designer frames, contacts, tinting, etc. You should check to verify the provider's continued participation when scheduling your appointment.

Note: An employee may <u>not</u> be covered both as an employee member (the enrollee) and as a dependent of another employee/enrollee. If both parents/step-parents are employees and Plan members, coverage for children may not be claimed under more than one enrollee.

Changes To Your Coverage: Requests to Upgrade or Downgrade your dental coverage can Only be accepted during the annual option transfer period each October and will become effective on January 1st of the following year. Exceptions to this policy are qualifying events such as marriage, resignation, termination, divorce or death

Continuation Coverage: This Plan is subject to the provisions of the Consolidated Omnibus Budget Reconciliation Act (COBRA). Contact OC RISK MANAGEMENT, 615-3600, for details regarding your rights & responsibilities under this law.

Privacy: This Plan complies with the privacy provisions of the Health Insurance Portability and Accountability Act (HIPAA).

Pre-Tax Contributions: This Plan is a component of the Orange County Government Section 125 Flexible Benefit Plan, subject to applicable IRS regulations. Employee contributions required for family vision coverage will be withheld on a pre-tax basis unless the Employer is instructed otherwise.

Questions regarding COBRA, HIPAA Privacy or Pretax contributions should be directed to the Benefits Unit, Orange County Risk Management, 18 Seward Avenue, 1st Floor, Middletown, NY 10924, telephone 845-615-3600.

Deadline for filing claims: Claims <u>must</u> be submitted within 90 days after the end of the calendar year in which the services were performed in order to be considered for payment.



Orange County Self-Insured Vision Plan For

Group 723
Orange County Civil Service
Employees' Association &
Management Employees

Group 718
OC Correction Officers' Benevolent
Association

Group 755
OC Deputy Sheriffs' Police Benevolent
Association

Group 768 Superior Officers' Association

Group 719 OCCC-Faculty Association

Group 722
OCCC- Staff & Chairmen's
Association