

## Frequently Asked Questions Met Legal and Vision Insurance

The following are questions that were asked at our recently held vision and legal insurance presentations held during the Open Enrollment meetings.

1. Does the vision plan cover laser surgery?

There is no formal coverage for laser surgery but discounts are offered in some cases. The specifics are on the vision summary in the enrollment kit on the left side (add-on features).

2. Are vision ID cards available?

While vision identification cards are not required, MetLife is looking into the possibility of providing them to RFMH employees. You can also visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) and once registered you will have the opportunity to download a vision insurance card.

3. How would coordination of benefits work for a RFMH employee that is also an active employee with the state or has coverage vision coverage through their spouse?

When there is a situation where an employee is an active employee on two separate plans, then the plan they have been on longer will be their primary plan. Since the RFMH is new this year, the state plan would be the primary plan in this instance.

4. What is the supply of contact lenses are provided under the contact lenses benefit?

The following clarifies how the contacts benefit works. There are two types of lenses that an EE can get:

**Necessary contact lenses:** These are non-elective contact lenses prescribed when certain medical conditions hinder vision correction through regular eyeglasses. These lenses are covered in full (in-network) after the co-pay and the employee would receive a supply appropriate to whatever condition they have. Out of network there is a \$210 allowance.

**Elective lenses:** These are any contact lenses for any non-necessary (medically necessary/non-elective as stated above) reason. In this case, we give a \$150 allowance and the EE can use this and any out of pocket above the \$150 to purchase the supply amount of their choice. **Elective lenses are what most people will qualify for.**

5. Would there be a double co-payment required when there is an additional test for glaucoma?

Providers can detect glaucoma within the tests that are included in a comprehensive eye exam, but the management of glaucoma is not included. See attached for what's included in an Annual Exam.

Your employees will receive a fully covered vision exam (minus any copay) through our private practice providers. This exam focuses not only on visual acuity, but also on eye and overall health. We require the highest level of licensure for our providers:

- American Board of Ophthalmology (ABO) certification for our MDs
- Therapeutic Pharmaceutical Agent (TPA) certification for our ODs

Here's a look at what's included in our covered exam:

Exam steps	Purpose	Why it's important
<b>Case history</b>	<ul style="list-style-type: none"> <li>• Identify patient's reason for visit</li> <li>• Obtain past visual/health history</li> <li>• Review medications</li> <li>• Discuss any symptoms</li> </ul>	<ul style="list-style-type: none"> <li>• Determines visual areas needing assistance and helps confirm the final diagnosis</li> </ul>
<b>Visual system health status evaluation</b>	<p>External exam using a biomicroscope for the following assessments:</p> <ul style="list-style-type: none"> <li>• Cornea observation</li> <li>• Lens observation</li> <li>• Iris observation</li> <li>• Conjunctiva observation</li> <li>• Lids observation</li> </ul> <p>Lashes observation</p> <ul style="list-style-type: none"> <li>• Internal exam, including direct/or indirect ophthalmoscopy<sup>1</sup>:</li> <li>• View the retina, including the macular, optic nerve head, and blood vessels</li> <li>• Perform a visual fields screening test and tonometry test (glaucoma test)</li> </ul>	<ul style="list-style-type: none"> <li>• Assesses the external tissues of the eye to help determine the presence of any ocular or systemic disease</li> <li>• Evaluates internal eye health and checks for the presence of systemic disease, such as diabetes, hypertension and high cholesterol.</li> <li>• Evaluates the ability of the patient to see peripherally and aid in the detection and diagnosis of glaucoma by measuring pressure of the eye</li> </ul>
<b>Neurological integrity assessment</b>	<ul style="list-style-type: none"> <li>• Extraocular muscle assessment</li> <li>• Analyzes pupillary reflexes</li> </ul>	<ul style="list-style-type: none"> <li>• Assesses neurologic integrity of the eye to help determine the presence of any ocular or systemic conditions</li> </ul>
<b>Refractive status evaluation</b>	<ul style="list-style-type: none"> <li>• Visual acuity at 20 feet and 40cm</li> <li>• Objective refraction with retinoscopy, auto refraction or keratometry</li> <li>• Subjective refraction</li> <li>• Accommodation testing</li> </ul>	<ul style="list-style-type: none"> <li>• Identifies visual problems, the best prescription for clear vision and the eyes' ability to adjust focus</li> </ul>
<b>Binocular function assessment</b>	<ul style="list-style-type: none"> <li>• Binocular function testing</li> </ul>	<ul style="list-style-type: none"> <li>• Determines ability of the eyes to work together at near and far distances and also assesses eye alignment</li> </ul>
<b>Diagnosis and treatment plan</b>	<ul style="list-style-type: none"> <li>• The diagnosis includes an assessment of the patient's visual and eye health status</li> <li>• For suspected systemic health conditions, the patient's health plan referral guidelines are used for further evaluation and treatment</li> </ul>	<ul style="list-style-type: none"> <li>• Identifies the need for corrective eyewear or vision therapy</li> <li>• Ensures the earliest possible intervention for ocular and systemic disease</li> </ul>

Our covered exam also includes dilation coverage for all patients. Annual dilation is especially important for patients with diabetes.

<sup>1</sup> Fundus photography and Optomap retinal exams are considered separate procedures from a VSP comprehensive eye exam.

6. Does a Hyatt Attorney ever have the right to refuse a case that is covered under the contract?

It is the attorney's choice whether or not to take a case. We have over 14,000 network attorneys and will work with the member if they are having trouble finding an attorney.

7. Is there additional information on how the Elderly care benefits work?

The Elder Law service covers counseling the Participant over the phone or in the office on any personal issues relating to the Participant's parents as they affect the Participant. The service includes reviewing documents of the parents to advise the Participant on the effect on the Participant. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The service also includes preparing deeds involving the parents when the Participant is either the grantor or grantee; and preparing promissory notes involving the parents when the Participant is the payor or payee.

8. Can Elderly Parents gain access to MetLaw insurance?

Members can enroll their parents in our Family Matters plan. This is a two year plan for \$240. See the Putting your Family Matters brochure on the RFMH website at:  
[http://corporate.rfmh.org/human\\_resources/forms/FamilyMattersBrochure.pdf](http://corporate.rfmh.org/human_resources/forms/FamilyMattersBrochure.pdf)

9. Under the MetLaw benefit, is reckless driving covered?

Since many jurisdictions it appears that s reckless driving is usually considered a misdemeanor. Specific questions relating to this should be directed to Hyatt for specific information.

10. Does the Legal Plan have worldwide coverage?

MetLife currently has only Network Attorneys in the United States; however, members always have the option of going outside our network and applying for fee reimbursement. You may view the Hyatt Legal Fee Schedule on the RFMH website at:  
[http://corporate.rfmh.org/human\\_resources/forms/HyattLegalFeeSchedule.pdf](http://corporate.rfmh.org/human_resources/forms/HyattLegalFeeSchedule.pdf)

11. If a parent has a disabled child and they are having legal issues with a school, is there Legal representation for the parent and child?

Administrative Hearing Representation is a covered service. This service covers Participants in defense of civil proceedings before a municipal, county, state or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency over an adverse governmental action. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.

12. Is there coverage for employees that Home School their children?

The plan covers administrative hearing representation, which this may fall within. The member also has access to unlimited phone/office consultations.

13. What is Life Stages Identity Management services by Cyberscout?

To view specifics you may view the LifeStages Identity Management Services Brochure on the RFMH website at:

[http://corporate.rfmh.org/human\\_resources/forms/LifeStagesIdentityManagementServicesBrochure.pdf](http://corporate.rfmh.org/human_resources/forms/LifeStagesIdentityManagementServicesBrochure.pdf)

14. Under the MetLaw benefit, are Juvenile criminal offenses covered?

Per Hyatt, juvenile criminal defense is covered in many cases. For specific scenarios, the best course of action is to call Hyatt directly.

If employees have specific legal questions they are encouraged to contact the Client Service Center at 800-821-6400.