

HOW TO CLAIM BENEFITS

Network Provider

Network providers submit claim forms for you. Benefits are paid directly to network providers. You can locate a network provider by calling 1-866-723-0513 or going online www.eyemedvisioncare.com. You will receive an **Explanation of Benefits (EOB)** showing charges and benefits paid.

Out-of-Network Provider

Out-of-network providers generally request payment in full at the time of service. To receive reimbursement for the vision care services or supplies of an out-of-network provider, you must submit a claim form to the **Claims Administrator** (see "Important Contacts"). You must complete a request for reimbursement claim form and attach the corresponding receipts. The **Claims Administrator** will pay benefits for covered services or supplies directly to you up to the limits indicated on the benefit chart above, and will send you an **EOB**.

You should submit claims within 90 days of service. In no case are benefits payable for claims submitted later than 15 months from the date of service.

If a claim for benefits is denied, you may appeal the decision (see "Claim Procedures").