



## **COVID-19 Client FAQs**

### **HAS EYEMED ENACTED ITS BUSINESS CONTINUITY PLAN?**

Yes. Our business continuity plan (BCP) team is meeting two times daily, including weekends. We are continuously monitoring federal, state and local mandates, new information from the Centers for Disease Control and Prevention (CDC), and updates from Departments of Insurance (DOI) and Commissioners of Insurance.

### **ARE ESSENTIAL FUNCTIONS OPERATING EFFECTIVELY?**

Yes. We have transitioned all essential and non-essential functions, and all are operating effectively.

### **CAN EYEMED MEMBERS STILL USE THEIR BENEFITS?**

Yes. EyeMed is committed to maintaining service and helping you manage through these challenging times. EyeMed will follow all COVID-19 guidance and protocols provided by the Centers for Disease Control and Prevention (CDC), and state and local public health departments. We recommend you follow CDC guidelines regarding routine eye exams, including postponing routine visits.

Should a member lose or break their glasses or require replacement contact lenses, we are encouraging members to utilize online, in-network options, including Glasses.com, ContactsDirect, Ray-Ban.com, LensCrafters.com, and TargetOptical.com. Utilizing online providers also helps assure members practice safe social distancing and avoid unnecessary risk outdoors. Member benefits are applied on these sites during checkout and their glasses are mailed right to their home. Understanding the circumstances, many of these online providers are offering free, expedited shipping and no-cost returns for extra convenience. \*Members should check with online providers to verify offers.

### **WILL PROVIDER OFFICES BE CLOSED OR OFFICE HOURS IMPACTED DUE TO COVID-19?**

Yes. You should expect that numerous provider offices will be impacted due to federal, state and local restrictions, staffing, safety and other conditions. We highly recommend that EyeMed members call their provider directly to verify amended location hours or closing. We have 24-hour access to provider contact information via our provider locator on EyeMed.com or our mobile app (available on iPhone and Android). Members may also call our Customer Care Center directly at 1.866.939.3633 (or your group-specific number on your ID card).

### **WHAT IS EYEMED'S PLAN TO UPDATE NETWORK INFORMATION?**

EyeMed is actively working with our in-network providers to capture any location closings and amended hours of operation. We will update our Provider Locator twice daily and provide our Customer Care Center with the most up-to-date information as it is shared by in-network providers. During this time, we encourage members to reach out directly to their provider. If they need provider contact information, they can obtain it using our provider locator on eyemed.com or our mobile app (available on iPhone and Android). Or, they can also call our Customer Care Center directly at 1.866.939.3633 (or your group-specific number on your ID card).



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### **IS EYEMED PLANNING TO PROVIDE PREMIUM RELIEF FOR CURRENT CLIENTS?**

Yes. EyeMed will extend our grace period following the 30-day payment terms to 60 days for all clients. We are actively monitoring guidelines setting forth requirements by the various State Departments of Insurance or Office of the Commission of Insurance. If any of their requirements impact our policy above, we will defer to the state mandate.

### **WHAT HAPPENS TO EMPLOYEES IMPACTED BY LAYOFFS?**

Employers with employees impacted by layoffs would be subject to rules and regulations related to terminations, including potentially triggering a COBRA event. Employers may choose to subsidize COBRA for terminated employees. One of the key considerations for rehired employees is whether they will be required to complete a new waiting period if they are rehired. EyeMed's current policy does not require employees to satisfy a waiting period. EyeMed benefits are applied consistent with waiting periods implemented by the employer. Employers can choose to waive the waiting period for rehired employees.

### **WHAT HAPPENS TO EMPLOYEES IMPACTED BY FURLOUGH?**

The impact to furloughed employees will vary depending on the employer's payment strategy. As each employer's strategy may differ, please consult with your EyeMed Account Manager and we'll work with you to continue benefits so long as premium is paid during the furlough period.

### **CAN EYEMED MEMBERS USE THEIR BENEFITS ONLINE?**

Yes. EyeMed members have multiple options to order prescription eyewear and contact lenses online using their benefits. Online sites will require a valid prescription (within the last 24 months for eyewear and within the last 12 months for contact lenses). We are actively reviewing opportunities to extend prescription requirements and provide assistance for lost prescriptions. This may be an ideal solution to practice social distancing and mitigate outdoor risk. Online, in-network options include: Glasses.com, ContactsDirect, Ray-Ban.com, LensCrafters.com, and TargetOptical.com. Under the circumstances, many of these online providers are offering free, expedited shipping and no-cost returns for extra convenience. \*Members should check with online providers to verify offers.

### **WHAT IF AN EMPLOYEE IS UNABLE TO VISIT A PROVIDER BUT HAS AN EYEWEAR EMERGENCY?**

For employees directly impacted by COVID-19, glasses or contact lenses should be the last thing they need to worry about. If a member has lost, broken or damaged their eyewear, we encourage the member to contact our Customer Care Center so we can discuss their benefit options. We may be able to reset their benefit. Alternatively, if a member is unable to leave their home or locate an open provider and they do not have a valid prescription, they should contact our Customer Care Center. They may be eligible to receive an emergency pair of replacement Adlens Adjustable Glasses at no cost (subject to availability). These temporary, emergency glasses can be adjusted to switch focus for reading, computer and distance.



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### **ARE TELEHEALTH SERVICES AVAILABLE FOR EXAMS?**

No in-home solutions are available for eye exams. At this point in time, telehealth exams for eye health still require an office visit and are available in very few locations.

### **WHAT EYEMED SERVICE OPTIONS DO MEMBERS HAVE?**

COVID-19 will make each of our lives more challenging. Members have three options for support: Customer Care Center is available during normal business hours at 1.866.939.3633 (or their client-specific phone number on their ID card); our Customer Care Center can direct the member to a nearby in-network provider, as well as help determine their potentially amended hours of operation; and Members also have 24/7 service via eyemed.com and our mobile app (available on both iPhone and Android).

### **CAN EYEMED PROVIDE UPDATES ON EYE HEALTH RELATED TO COVID-19?**

Yes. This email includes a separate attachment titled, "EYEMED COVID-19 EYE HEALTH QUESTIONS" that includes more information.