

Student Eye Care Plans Frequently Asked Questions (FAQs)



Cornell Student Eye Care Plan Frequently Asked Questions

Cornell is pleased to offer an optional eye care plan through First Ameritas Life Insurance Corp. of New York. This FAQ will answer some of the more commonly asked questions. If you have additional inquiries about the First Ameritas eye care plan, please call the Cornell Office of Student Health Insurance at (607) 255-6363.

Who is First Ameritas Life Insurance Corp. of New York?

First Ameritas is the New York subsidiary of Ameritas Life Insurance Corp. First Ameritas has been providing group insurance coverage since 1984 and currently has more than \$25 million of annualized in-force dental and eye care premium and premium equivalent in New York.

Why is eye care insurance important?

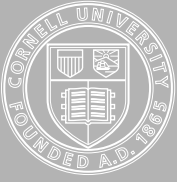
Having eye care insurance encourages regular eye exams, which are the best way to promote good eye health. Regular eye exams can detect health problems and medical conditions such as high blood pressure, diabetes, kidney problems and certain cancers. More than 150 million Americans require some form of vision correction, making eye-related conditions the second most prevalent health care problem. Many new blindness cases each year could be cured or prevented if detected by an eye exam and treated in their early stages.

How does the Cornell Eye Care Plan work?

The eye care plan includes the following benefits:

Service	Benefits with EyeMed Doctor (*)	Maximum Covered Expense with Non EyeMed Doctor (*)
Annual Exam	100% Covered After Deductible	\$ 35.00 (****)
Frame	\$100.00 (**)	\$ 45.00 (****)
Single Lenses	100% Covered	\$ 25.00 per pair (****)
Bifocal Lenses	100% Covered	\$ 40.00 per pair (****)
Trifocal Lenses	100% Covered	\$ 55.00 per pair (****)
Lenticular Lenses	20% Discount	No Benefit
Contact Lenses Necessary (***)	100% Covered	\$ 200.00 per pair (****)
Contact Lenses Elective (***)	\$ 80.00 per pair (****)	\$ 64.00 per pair (****)





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Frequency Allowance

Exam benefit allowed once in a 12-month period

Lens benefit allowed once in a 12-month period

Frames benefit allowed once in a 12-month period

Contact Lenses allowed once in a 12-month period

Please Note: Either a lens and frame benefit OR a contact lens benefit is covered once in a 12-month period.

This eye care plan provides, on average, a 15% discount off retail price or 5% off promotional price on plan approved laser assisted in-situ keratomileusis (LASIK) and photorefractive keratectomy (PRK) laser surgery when coordinated by an EyeMed panel doctor and performed at a contracted laser surgery center.

- * Patient is responsible for \$10.00 annual deductible on exams and \$0.00 annual deductible on materials.
- ** Provides a \$100.00 allowance toward a new frame. If the Insured chooses a frame valued at more than the plan's allowance, you will receive a 20% discount on the amount over your frame allowance.
- *** When contact lenses are selected:
 1. The insured is eligible for an exam and contact lenses. Other limitations and provisions of the policy will apply. The benefit for the examination will be reimbursed as shown above.
 2. The exam, lens, and frame benefit will not be available for the next 12-month period following the date of service. See Limitations and Exclusions for a list of services not covered.
 3. Contact lenses are defined as medically necessary if the individual is diagnosed with a medical condition that requires contacts instead of glasses to correct vision. See limitations and exclusions for specific details.
- **** Patient pays remainder.

For a complete list of benefits and limitations and exclusions, please refer to the certificate of insurance. Or call the Cornell Office of Student Health Insurance at (607) 255-6363.

Can I go to any eye care doctor?

Yes. You can visit any eye care doctor, however, you will usually pay less if you visit an EyeMed network doctor because they've agreed to discounted procedure charges.

What is the EyeMed eye care network?

First Ameritas partners with EyeMed to offer this plan. EyeMed's nationwide eye care network provides more than 40,000 providers nationwide at over 18,500 locations.

How do I find an EyeMed eye care doctor?

To find an EyeMed eye care provider in your area, please visit the Cornell University Office of Student Health Insurance website at www.studentinsurance.cornell.edu.

What is not covered by the First Ameritas eye care plan?

Reference the certificate of insurance for plan limitations and exclusions.

How do I submit an eye care claim?

Make sure you tell your eye care provider you have EyeMed insurance. You will need to provide the ID number from your Eye Care Coverage ID card from First Ameritas. The eye care doctor will almost always file your claim.