

Help and Questions



Your Member Portal



Your ID Card



Filing a Claim



Covered Vision Procedures



Choosing a Vision Provider

HOW TO CONTACT US:

Send us a message here.

Email us at

standard@employeebenefitservice.com (if your employer is outside New York)

standardlifeofny@

<u>employeebenefitservice.com</u> (if your employer is in New York)

While it is unlikely, be aware that communication via email can be intercepted in transmission or misdirected. Please consider communicating any sensitive information by fax or mail.

Or call us at:

800.547.9515

(if your employer is outside New York)

888,396,8641

(if your employer is in New York)



FREQUENTLY ASKED QUESTIONS Your Vision Plan

Help and Questions

1 | How can I find out which plan I'm enrolled in?

Check your benefit summary or ask your employer if you're not sure which vision plan you are enrolled in.

VSP™ members

can access a separate FAQ with member portal instructions and coverage/claims information <u>here</u>.

EveMedTM

members can access similar information here.



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Your Member Portal

1 | What information is on our member portal?

- · Claim status and history
- · Your benefit summary and certificate of coverage
- Your ID card

2 | How do I register or log in?

Click <u>here</u> and select the login option for where you live.

If you're not registered, select one of the Register links. You'll need your member ID from your ID card or your Social Security number. Don't know your member ID? Please contact us using the information provided in the left-hand column.

3 | I don't remember my user ID or password. Can you help?

Yes, we can help. Please contact us using the information provided in the left-hand column to retrieve your login information.



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Your ID Card

1 | Where can I get an ID card?

If your plan provides ID cards, you can download a copy from our <u>member portal</u>. Or, we can order one for you. Please contact us using the information provided in the left-hand column.

2 | Do I need an ID card?

No, you don't need an ID card. Your vision provider can use your policy number to verify your benefits. Not sure of your policy number? Please contact us using the information provided in the left-hand column.



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Filing a Claim

1 | Who submits my claim?

After you pay your provider, you or your provider will send us a claim for reimbursement.

2 | Do I have to use a certain form?

You can send us any vision claim form. If you'd like to use ours, click <u>here</u> to download a copy.

3 | Where do I send the claim?

If your employer is outside New York, mail claims to:

Group Claims

P.O. Box 82622 Lincoln, NE 68501-2622

If your employer is in New York, mail claims to:

Group Claims

P.0. Box 82520 Lincoln, NE 68501-2520

Or, regardless of your employer's location, you may fax claims to 402.467.7336. If you have any questions on how to submit a claim, contact us using the information provided in the left-hand column.

4 | How much time do I have to submit a claim?

You or your provider should send us claims within 90 days of the date you receive treatment, or within the time frame specified in your certificate of coverage. See the Proof of Loss section for details. You can access your certificate through your employer or on our member portal.

5 | I think a vision service should be covered, but it was denied. What should I do?

You can file an appeal or grievance. Ask your employer for a copy of your certificate of coverage or view a copy on our member portal. Look for the section named Grievance and Appeal Procedure, which is specific to the state your employer is in. Follow the instructions to send us the needed information.

Reach out to us with questions about the process or to check the status of your appeal or grievance. Please contact us using the information provided in the left-hand column.

6 | I want to allow another person to talk to you about my vision claims. Can I do that?

Yes, if you'd like to authorize us to release your vision insurance claim information to another person, you can download, complete and mail (or fax) us an <u>Authorization to Release Health-Related Information form.</u>

The Privacy Rule under the Health Insurance Portability and Accountability Act of 1996 provides you with certain rights. It also states our responsibilities, as your vision insurance provider, to protect the vision health information we maintain about you.

For details about your rights under the HIPAA Privacy Rule, including how to act on these rights, please review the <u>HIPAA Notice of Privacy Practices</u>.



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Covered Vision Procedures

1 | What vision procedures are covered?

Your certificate of coverage has a list of vision benefits and frequencies. Ask your employer for a copy or log in to our <u>member portal</u> to view copies online. Questions? Please contact us using the information provided in the left-hand column.



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Choosing a Vision Provider

1 Do you have a vision provider network?

Your vision plan through The Standard does not use a provider network. You have the freedom to choose any vision provider.

Standard Insurance Company | The Standard Life Insurance Company of New York | standard.com

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

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