

Frequently Asked Questions Vision Plan

Q. What vision plan does the Michigan Catholic Conference (MCC) offer?

A. This optional plan includes a vision exam, with a \$10 copay, as well as benefits for eyeglasses or contact lenses every other calendar year. MCC also offers a vision exam under both medical plans that is available to you for a \$25 copay

Q. What is the name of this plan?

A. This is called the Blue Vision Plan.

Q. Who administers this benefit?

A. This benefit is made available to you by MCC through Blue Cross Blue Shield of Michigan (BCBSM). BCBSM contracts with VSP to offer you discounts for eye exams, glasses and contact lenses.

Q. Who is eligible to participate in the vision plan?

A. All full-time employees who are scheduled to work 20 or more hours or more per week are eligible to participate in MCC's vision plan. Part-time (those who work less than 20 hours a week), seasonal and temporary employees are not eligible.

Q. I am a new employee. When may I begin participating in the plan?

A. As a new hire, you may begin participating in the plan the first of the month following your date of hire. If your date of hire is the first of the month, you may begin participating on that day.

Q. Who can I cover under the plan?

A. You can cover yourself, one Legally Domiciled Adult, and your dependent children, up to the age of 26.

Q. How will I pay for the plan?

A. For your convenience, the monthly premium will be automatically deducted from your paychecks on an after-tax basis.

Q. How will my bookkeeper know that I enrolled in the vision plan?

A. After enrolling in the vision plan, either online or over the phone with the MCC Benefits Team, a benefit confirmation will be sent to your bookkeeper which includes the details of all the benefit programs you elect.

Q. My friend told me about the vision plan. Can I enroll now?

A. You may make changes to any of your benefit plans during the Open Enrollment period, which is in October. No changes are permitted after Open Enrollment, unless you have a Qualifying Life Event (QLE), such as the birth or adoption of a child.

Q. I am not enrolled in an MCC Medical Plan. Can I enroll in the Blue Vision Plan?

A. Yes, you may enroll in the Blue Vision Plan even if you are not enrolled in an MCC Medical Plan.

Q. My wife and children are enrolled in the MCC Medical Plan. May I enroll in single coverage for Blue Vision?

A. Yes, you may enroll in any level of coverage, single through family, for the Blue Vision Plan.

Q. Do I have to go to a specific provider to be covered?

A. No, but when you go to a VSP Choice Network provider you save money.

Q. How do I find out who is a VSP Choice Network provider?

A. Go to <u>www.VSP.com</u>, enter your Zip Code into the "Find a VSP Doctor" block and click on "Search." You can refine your search by different parameters on the site as well.

Q. I wear contacts most of the time but I also need a pair of glasses. Will the Blue Vision Plan cover both?

A. The Blue Vision plan covers an annual exam every calendar year. For eyeglasses, it will cover lenses and lens enhancements every calendar year and frames every other calendar year. Contacts may be purchased every calendar year, instead of glasses.

Q. Where can I find more information about the benefits offered in the new Blue Vision Plan?

A. You can find specific plan information online by visiting here. You may also call MCC Benefits at 800-395-5565 or email your request to Benefits@MICatholic.org. You can also find additional information on VSP's website.