



# HAWAII LABORERS' HEALTH AND WELFARE TRUST FUND FREQUENTLY ASKED QUESTIONS - VISION BENEFITS (Self-Funded Comprehensive Medical Plan Members Only)



## 1. WHEN AM I ELIGIBLE FOR VISION COVERAGE?

Active Members: As long as you are eligible for Health & Welfare benefits, you are also automatically eligible for vision coverage.

(COBRA: you must have elected the COBRA package that includes vision coverage)

## 2. WHO PROVIDES MY VISION COVERAGE?

Your vision services are covered by VSP Vision Care.

## 3. WHICH ID CARD DO I SHOW MY EYE DOCTOR?

With VSP, you do not need an ID card! All you have to do is tell your vision provider (optometrist or ophthalmologist) that you “have VSP”. They can verify your eligibility online using your date of birth and SSN.

If you would like to have a printed VSP ID card, you can visit [www.vsp.com](http://www.vsp.com) to log in to print your ID card.

## 4. WHAT ARE MY BENEFITS AND HOW MUCH DO I PAY?

You and your dependents are entitled to:

<u>Service:</u>	<u>Frequency:</u>	<u>With A Participating Provider You Pay:</u>
Routine Eye Exam:	(1) every 12 months	\$0
Routine Retinal Screening:	(1) every 12 months	Up to \$39
Frames:	(1) every 12 months	\$0 (up to \$80 frame allowance; Costco: up to \$45 frame allowance) You pay amounts above \$80 (with a 20% discount)
Lenses:	(1) pair every 12 months	\$0 (for standard progressive w/ UV protection)
Frames & Lenses Repair/Replacement	(1) every 12 months	\$0 (replaced only if cost of repair > cost of replacement. Replacement covered up to frame allowance)
Contacts:	(1) pair every 12 months (instead of glasses)	\$0 (up to \$160 allowance) You pay amounts above \$160
Contact Lens Fitting:	(1) every 12 months	Up to \$60

## 5. HOW ARE VISION CARE SERVICES PROVIDED?

You may go to any licensed ophthalmologist (M.D.), optometrist (O.D.), or other vision care provider of your choice. You should choose a provider who can help you obtain the vision care you need at a reasonable cost. Your choice of a vision care provider can make a difference in how much you will owe after vision care benefit payments have been made. **Maximize your benefits by seeing a participating provider. To locate a participating provider, visit [vsp.com](http://vsp.com) and use the Find a Doctor page.**

## 6. **HOW DO I FILE A VISION CLAIM?**

### ➤ **If you go to a participating provider:**

*Your eye doctor will file the claim to VSP for you. You do not need to do anything!*

However, you must plan to pay the provider for any co-payments or costs above the allowances that may be required.

### ➤ **If you go to a non-participating provider:**

You will need pay the eye doctor in full at the time of the service and file your claim with VSP to be reimbursed. You have 2 options to file your claim:

1. **Online:** *Quick and easy!* Log in to your account at [vsp.com](http://vsp.com) for a user-friendly way to upload a picture of your receipts and submit your claim online.
  - [Login](#) to your [vsp.com](http://vsp.com) account
  - Click on **View Your Benefits**
  - Click **Submit a Claim** under **Oops! Did You Go Out of Network?**
  - Click **Start New Claim**
2. **Manual:** call the Administrator's office for an Out of Network Request for Reimbursement form. Mail the completed form with itemized receipts, invoices, or service statements attached directly to VSP (address listed on the form).

*All claims must be filed within 1 YEAR from the date of service.*

## 7. **WHO DO I CONTACT FOR MORE INFORMATION ABOUT MY VISION BENEFITS?**

### ➤ Go to [vsp.com](http://vsp.com) and create an account for access to all your information!

#### **It's Easy to Create an Account:**

- Visit [vsp.com](http://vsp.com).
  - Click on **Create an Account** at the top-right corner of the site.
  - Fill in all of the required fields to create your account.
  - Click on **Create an Account** to submit the form. You will receive a confirmation email.
  - Once logged in, **My Dashboard** is your home page where you'll find a quick view of your benefit information, access your claim history, print your own ID card, and more
  - The **My Benefits** tab shows your benefit history and an explanation of how you and your dependents can use your benefits.
  - Use the **Find a Doctor** page to see if your current eye doctor is participating, or to find another participating provider near you.
  - Find out about exclusive offers and savings
- Call VSP Member Services at 800-877-7195
- Call your Administrator's office Members Services Department: (808) 441-8700; (888) 520-8078 – toll free