

COVID-19 Client FAQ Update 3.27.20

As a valued business partner, EyeMed will continue to provide you updated information regarding our response to COVID-19. As with all managed care organizations, EyeMed is required to follow COVID-19 guidance and protocols provided by the Centers for Disease Control and Prevention (CDC), and state and local public health and insurance departments.

NEW: What happens if my enrolled employee needs to purchase glasses or contact lenses?

The CDC is currently discouraging routine visits. However, Cybersecurity and Infrastructure Security Agency (CISA) has determined optometry to be an essential service. As a result, circumstances may arise that make it necessary for members to receive new glasses, lenses or contact lenses. To help provide more clarity, we've updated our Member FAQs to include more detailed information for members requiring non-routine services. This information is included as a separate attachment to this communication titled, "EyeMed COVID-19 Member FAQ Updates 3.27.20."

UPDATE: Does EyeMed have a single place to direct members for questions?

Yes. To help make it easier for you to answer employee questions, all Member FAQs are conveniently located at <u>https://eyemed.com/en-us/coronavirus</u>. Please feel free to direct members here or to our Customer Care Center at 1.866.933.3633 (or your group-specific number on your ID card).

NEW: Does EyeMed have a single place to view all updated Client FAQs?

Yes. We understand there is a lot of information regarding responses to COVID-19 from multiple sources so our goal is to make it as easy as possible. As a result, you can access all up-to-date Client FAQs regarding member inquiries, payment terms, addressing laid off/furloughed employees, and more at https://eyemed.com/en-us/coronavirus-client. Of course, you should also feel free to contact your knowledgeable account manager at any time.

NEW: If membership changes, will EyeMed adjust rates?

The insurance policy language states that we have the right to review rates based on large fluctuations in membership (usually 10%). While we reserve this right, we don't anticipate we will review rates due to membership fluctuations resulting from COVID-19. Please consult with your account manager regarding your evolving staffing strategies so we're in the best position to review options and support you.



NEW: Will EyeMed temporarily waive the minimum 10 employee enrollment requirement?

Yes. For existing business, EyeMed will consider waiving our minimum enrollment requirement of 10 enrolled members. For new business, we will still require 10 enrolled members.

UPDATE: If employees are laid off and then rehired, will EyeMed require employees to satisfy a waiting period?

No. Ultimately, this is your decision. Our team is happy to work with you to accommodate this decision. Your insurance policy does not require employees to satisfy a waiting period. Benefits are applied consistent with waiting periods implemented by the employer. If you choose to waive the waiting period for rehired employees, we are happy to honor the request and work with you to accommodate any changes. Please consult with your account manager regarding your evolving staffing strategies we're in the best position to review options and support you.

NEW: If an employee is furloughed, will EyeMed waive the minimum hours worked requirement?

Yes. If you plan to treat furloughed employees as active for benefit purposes, we can accommodate this decision. Your insurance policy does not have specific requirements on hours worked. As a result, we are willing to allow the member to remain covered under the vision plan, even if they are not actively working, as long as premium is being paid.