

Important information regarding Healthy Choices / Avesis Vision Plans:

Q. When is the last date an agent can submit a vision case?

A. We will take a vision case up to the 5th day of the effective month.

Q. How long will it take for HCBP and Avesis to approve the vision group?

A. Upon submission, HCBP will review the new case submitted checklist. Any missing items, HCBP will send an email on the outstanding requirement(s) needed. Once all material and 1st premium check have been received, HCBP and Avesis will begin set up. Please allow 5 – 7 days for set up. Once approved, Healthy Choices will send the group number via email. The plan administrator will receive a letter via email listing the group number and directions to register for the on line system for group maintenance. The employee's welcome letter will be attached to this email. This letter will give employees directions to register for on line access, to print a temporary vision ID card and access their vision benefits. The employee letter will also give the employees the group number and Avesis 800# in the event the employee is not able to register for on line access. The member or vision provider may call Avesis direct for vision benefits with the employee welcome letter. Vision ID cards will be mailed to the employer 14 days later. Certificates, policy, personalized enrollment forms and contact sheet will be emailed to General Agent, Agent and Group. Healthy Choices will not be providing temporary vision ID cards. *New January 1, 2016 business is not included in the 5-7 day process time.

Q. Can Healthy Choices enroll from an excel census? Paper Enrollments? File Feed from TPA or Insurance Carrier?

A. Yes, as long as all employee and dependent information is complete.

Q. What is mailed to the New Vision Group?

A. Avesis mails the vision ID cards direct to the Employer.

Q. What is emailed to the Group?

A. Healthy Choices emails to the group, agent and General Agent upon approval the group number, employer information to register for on line bills and changes, employee information to register for on line vision access. A 2nd email will follow approximately 14 days later, with the Employee Enrollment Form, Administrative Contact Sheet, HCBP Vision Change Form, Employer Policy, Employee Certificate. The Administrative Contact Sheet will include Avesis Customer Service phone number, website address, 800 number, and access to nominate a vision provider.

Q. What is the process time once emailed or faxed for adds, changes or terminations of vision coverage?

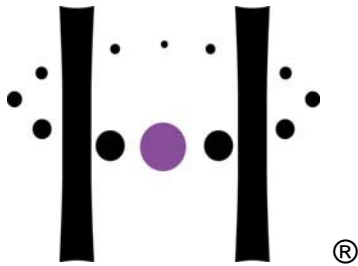
A. Please allow 3-5 business days to process your changes.

Q. Does Avesis have on line access?

A. Yes, plan administrators may register on line for enrollment and eligibility, once they receive their group number. As long as the group gives their agent access the agent may also make changes on line. Once the change has been made, the change is "real time" in the Avesis system". Plan administrators may reprint a bill to show the change.

Q. Can a member register for on line access?

A. Yes, once they receive their group number.



Q. What is the last day of the month for a faxed or email change to reflect on the next month vision bill?

A. All submissions by 5:00 pm Eastern Time 15th of each month. Any changes after the 15th day of the month will be reflected on the following month's bill. Employers could make changes via on line after the 15th of the month and reprint the bill.

Q. When are vision bills mailed?

A. Vision bills are mailed the 15th of the month.

Q. Can a plan administrator receive bills via email?

A. Yes, the plan administrator needs to register for on line access and sign up for email bills. The group will not receive paper bills if they are receiving bills via email. The employer will receive an email with step-by-step instructions for registering for on line access. The employer will also be given an Avesis Account Manager who can personally help with on line registration.

Q. Who processes the claims and billing?

A. Avesis

Q. Who pays commissions?

A. Avesis

Q. When are commissions paid?

A. The 20th of each month, commission checks will be mailed. You may also sign up on the agent or General Agent appointment paperwork for ACH. ACH deposit is the 20th of each month.

Q. How are renewals communicated?

A. Healthy Choices will email the renewal 60 days prior to the anniversary date to the General Agent and Agent. The Group and Agent also receive their renewal via mail. Vision rates are guaranteed for 24 months.

Q. Healthy Choices will be sending in the dental renewals vision options. If the employer elects a vision plan, will there be any paper work involved?

A. YES, the employer will need to complete an Avesis Employer Application, submit the 1st month vision premium, either include vision enrollment forms or word excel format and the agent will also need to complete Avesis Agent appointment paperwork.

Q. Premium Mailing Address

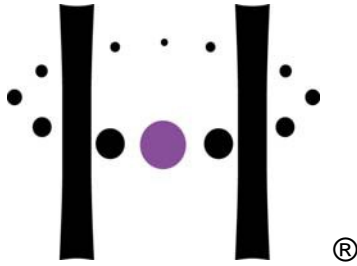
A. Avesis 3rd Party Administrator
P.O. Box 52718
Phoenix, AZ 85072

Q. Premium Overnight Mailing Address

A. Avesis Finance
10324 South Dolfield Road
Owings Mills, MD 21117

Q. Claims Address

A. Avesis Vision Claims Dept.
P.O. Box 7777
Phoenix, AZ 85011



Q. What number can Agents, Plan Administrators and members call for claims or eligibility questions?

A. Agents and Plan Administrators have direct access to Karie Johnson, Avesis Account Manager for Healthy Choices Vision Plans. Karie may be reached at Avesis at 800-643-1132 ext.12308. Members need to go through the 800-828-9341, option # 4 for member services.

Q. What vision plans does Healthy Choices offer?

A. We have shelf rates for 4 types of vision copayment plans. Within each copayment plan, there are 2 frame frequencies to select. There will be voluntary and employer paid rates to select.

Q. What percentage is required to offer the Employer Paid Rates? Employer paying 50%, 65% or 75%?

A. Employer needs to pay 80% of all employees and dependents rates. Large group 100- 199 employer pays 75%.

Q. Does Healthy Choices offer any other type of vision group plans for 100+ lives?

A. Healthy Choices offers group vision plans with Avesis for 100-199. The minimum the employer can pay for the employer paid large group rates are 75%. Voluntary large group 100 – 199 lives, **10 employees** must enroll.

Q. What size groups do you offer vision coverage?

A. 2+ Vision can be stand-alone or sold with the Healthy Choices dental plan

Q. Does enrollment have to match the dental plan?

A. No

Q. Is there an administrative monthly billing fee?

A. No

Q. How is Cobra handled?

A. The cobra member and / or dependents will remain on the **Group's** vision bill until the cobra term date or member no longer needs vision coverage or employer terms the cobra member from their bill for non-payment of premium.

Q. How soon are AOR's effective?

A. Agent of record is effective 30 days to the first of month, upon receipt at Healthy Choices.

Q. Is it important when quoting to let Healthy Choices know the employer contribution level and / or participation percentage of the current plan?

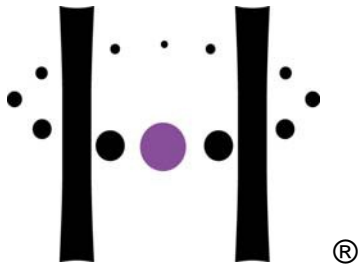
A. For employer paid the employer must pay 80% of the premium to receive the employer paid quoted rates. The voluntary plans require 2 lives. There are no participation requirements only 2 full time employees. 2 employee vision group will be set up for e-bills unless the employer does not have access to the internet. If there is no access, the employer will receive a monthly bill in the mail. Groups 100- 199 the employer is required to pay 75% of the premium for employer paid rates.

Q. Can you write a 100% family business?

A. **Yes, as long as it is not a 2 employee group with only the husband and wife enrolling.**

Q. Does Avesis require a dependent participation?

A. No.



Q. What age do you cover dependents to?

A. Age 26

Q. Is the Healthy Choices quote only valid for 30 days?

A. Rates are effective within 60 days of the proposal date.

Q. How often will the Healthy Choices vision plan shelf rates change?

A. The rates given now will be good for business written with a 01.01.2017 effective date. Rate change will be provided for business on or after 02.01.2017.

Q. How can you access the Avesis provider directory on line if you are not a current enrolled member or plan administrator?

A. Agents, Plan Administrators, Employees not covered by the Avesis plan may access the provider search feature on Avesis website, by following these steps:

Go to www.avesis.com

Click on the "member" section of the tool bar

On the left hand side of the member screen, you will see Frequently Asked Questions, please click to move to this screen

You will then be on the Frequently Asked Questions Screen

Look for "How to Questions"

Directly underneath this question you will see

How do I find a provider?

You can easily locate a provider by [searching](#) this website

The employee needs to click the highlighted searching button and will be directed to the

Avesis Vision Provider Network Screen

The employee simply needs to enter the zip code and mile radius and many choices will be available.

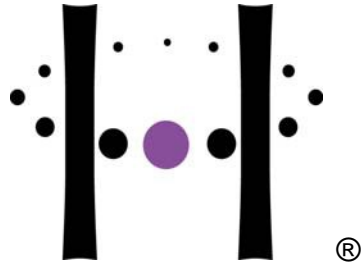
If you do not have access to the internet, you may also call Avesis Member Customer Service Team and they will locate a provider for you, 800-828-9341 press option # 4.

Q. What States does Healthy Choices and Avesis offer Vision plans?

A. All states except, Arkansas, Idaho, New York and Washington

Q. Do any Avesis providers NOT COLLECT the copayment?

A. YES, Costco is the only in network provider where the member will pay for the Vision exam and frames or contacts up front and submit a claim. The member will be reimbursed except for the copayments and any amount over the frame, lens or contact allowance or added vision options.



Healthy Choices Benefit Plans
FAQ on Avesis Vision Plans
Agent Communication Piece January 2014

Q. Is Avesis the insurance company?

A. Fidelity Security Life Insurance Company is the insurance company for the vision plan, however, Avesis provides all the day to day support from customer service, billing and administration, claim payment and commission payment.

Q. Does the Agent send appointment paper work direct to Avesis?

A. No, each agent should send their appointment paperwork back to the General Agent and the General Agent needs to submit to Healthy Choices.