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Get answers.

Get answers to common member questions.

Q: Will I use my health plan ID card when I take my 8-year-old to the eye doctor?

A: A vision ID card for pediatric vision members (generally those under age 19) can be printed from our member website, myuhcvision.com. The card will include all the contact information your provider will need to verify eligibility and benefits.

Q: Where can I find a list of available providers?

A: You can sign on to myuhc.com, your health plan website. Select *Physicians & Facilities*. Click on *Find Vision Care*, where you can search for vision providers in the network.

Q: I'm over the age of 19 and don't have children. Am I required to have pediatric vision benefits?

A: Yes, the law requires that pediatric vision services be covered as EHB in all small group and individual health plans. The good news is that UnitedHealthcare health plans include these benefits in a cost-effective way. A person over the age of 19 wouldn't be eligible for vision coverage unless he or she purchased stand-alone vision coverage. We would encourage him or her to obtain stand-alone coverage.

Q: I have a 21-year-old son and a 16-year-old daughter. Should I also purchase a separate vision plan to supplement the pediatric vision benefits for my family?

A: A full-family vision plan can supplement the coverage in the health plan for your daughter and provide coverage for you and your son, who is over the age of 19. Some states cover children up to the age of 21. In these states, both children will be covered for pediatric vision services under your health plan.

Q: Will pediatric vision services apply to my health plan deductible and out-of-pocket maximum?

A: Any costs for services that are covered by your health plan will apply to the plan's out-of-pocket maximum, which includes copays, deductible and coinsurance payments.



To learn more

- Contact your UnitedHealthcare representative today.
- Visit uhc.com/reform, our United for Reform Resource Center.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.

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Pediatric Vision Essential Health Benefit Guide.

- 1 Understand the basics.
- 2 Get the facts.
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1

Understand the basics about the pediatric vision Essential Health Benefit.

The Affordable Care Act (ACA) requires that specific Essential Health Benefits (EHB) be covered under health plan offerings for individuals and small groups*. Pediatric vision services, generally for those up to the age of 19, is an EHB.

Larger groups are not required to offer EHB, but if vision services are included in the health plan, certain rules may apply.

What's covered and how?

Q: What pediatric vision services are required to be covered as an EHB?

- Annual routine vision examinations.
- Glasses, including lenses and frames.
- Contact lenses (in place of glasses).

A: Plan designs may vary by state and health plan selected. Consult your UnitedHealthcare representative for more information about the health plan you are considering.

Q: Are some pediatric vision services designated “preventive” by the ACA?

A: The ACA didn't designate pediatric vision services as a preventive care service. As a result, these services may be covered before or after the health plan deductible is met.

How does this impact you?

Q: Do all small group medical policies have to include pediatric vision EHB?

A: Yes, since pediatric vision services is one of the 10 essential health benefits required by the ACA for all individual and small group medical plans.

Q: Should families purchase a separate vision plan to supplement the pediatric vision benefits provided in the health plan?

A: Health plan designs will vary by state, market and carrier. Families that want vision coverage for adults should consider signing up for a traditional, full-family vision plan. That way, adults will have coverage for services like routine exams and eye wear. Plus, it will provide additional coverage for pediatric vision services.

*The definition of small group varies by state.

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Get the facts. Get “behind the buzz” with facts.

The buzz.

Your employees have a smaller vision network when vision is embedded in the medical policy.

The facts.

With UnitedHealthcare, this is simply not accurate. Our vast national vision network includes both private practice and national retail chains. All members who may receive vision benefits provided through the health plan will access the same large national and local network. Not only does this provide all members of the family with access to a large vision provider network, it also provides consistency for all family members to have access to the same providers.

The buzz.

All pediatric vision EHB gets applied to the health plan out-of-pocket maximums.

The facts.

That's correct. All pediatric vision EHB will apply directly to the health plan's out-of-pocket maximums. This helps those with high-deductible health plans meet their maximum sooner.

The buzz.

Small group employers don't need to do anything to comply with the Affordable Care Act (ACA). The responsibility is on the employee.

The facts.

That isn't correct. These employers must offer certified health plans that include the pediatric vision EHB.

The buzz.

The stand-alone vision plan that my group has had for many years includes coverage for children, so it fulfills the requirement for pediatric vision coverage.

The facts.

Your previous plan may have included benefits for those under the age of 19, but standard vision plans do not qualify as certified plans, nor do any of the historical plans offered by any vision insurance carrier. In order to meet the requirements of the ACA, these benefits must be offered through a medical plan.

Why is a UnitedHealthcare health plan a good choice for your pediatric vision EHB?

1. Any EHB vision costs paid by the member are applied to the health plan deductible and out-of-pocket maximum.
2. If you also offer a stand-alone family vision plan from UnitedHealthcare, you'll have consistent network access for the entire family. Both vision and health plan members will have access to our large national and regional networks.