

# Your Plan's **Vision Benefits**

## Participating Vision Providers

There are three different types of vision care providers—ophthalmologist, optometrist, and opticians—and PacificSource has participating provider agreements with all three. Please refer to our provider directory for a listing of participating vision providers in your area.

## Discount Optical Chains

Discount optical chains, such as Lenscrafters, Binyon's, Sears, WalMart, and Vista Optical, usually offer services of both optometrists and opticians under one roof. The optometrists in these stores are usually independent contractors, not employees of the chain itself. PacificSource contracts with these discount chain stores for their optician services only.

In most cases, your plan's participating provider benefits will only apply to eyewear purchases, and vision exams are covered at your plan's nonparticipating provider level. In some cases, we have a separate contract with the store's optometrist, making him or her a participating provider—but not always. To find

out if the chain's optometrist is a participating provider, you can search by name in our provider directory, or call our Customer Service Department.

### **Using your plan's benefits at discount optical chains:**

- When you purchase glasses or contact lenses from a participating chain, you'll receive your plan's participating provider discount on the eyewear. You'll probably need to pay your share of the eyewear's cost when you order, and the store will bill PacificSource for the portion covered by your plan.
- Discount chains often run sales and special promotions, such as two-for-one glasses or free lenses with the purchase of frames. Because our

***Refer to our provider directory for a listing of participating vision providers in your area.***

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participating providers already discount their services, your plan's participating provider benefits cannot be combined with any other discounts or coupons.

You can either access your plan's participating provider discounts, or take advantage of the store's sale, but not both. If you take advantage of a special offer, the store will request full payment from you in advance. You may then submit the claim to PacificSource for reimbursement at your plan's nonparticipating provider benefit for eyewear.

- If the chain's optometrist is not a participating provider, you may be asked to pay the full cost of the eye exam. You may then submit the claim to PacificSource for reimbursement at your plan's nonparticipating provider benefit for vision exams.

### **How can you maximize your benefits and minimize your out-of-pocket costs?**

Make sure you use a participating optometrist or ophthalmologist for your exam, get a written prescription for your glasses or contacts, then shop around for the best deal on eyewear.

## Helpful Vision Provider Definitions

### **Optometrist**

The vision provider that you see for regular eye exams. Optometrists are ODs who do eye exams, are able to diagnose eye diseases, and will refer patients to MDs for treatment or surgery.

### **Ophthalmologist**

Ophthalmologists are MDs who do eye exams, eye surgeries, treatment of eye diseases, and removal of foreign objects in the eye.

### **Optician**

Opticians are not doctors, but professionals who fit and dispense contact lenses and glasses. They also fill prescriptions for glasses by grinding lenses for frames.

*If you have questions, you are welcome to contact our Customer Service Department at 888.977.9299 or e-mail [cs@pacificsource.com](mailto:cs@pacificsource.com).*



**Direct:** 208.333.1596

**Toll Free:** 800.688.5008

**PacificSource.com**