



EQUITABLE



## Benefit Summary

Birmingham Plumbers & Steamfitters Local 91 Health & Welfare Plan

Effective Date: June 01, 2020

Policy Number: 007236

### An extensive vision coverage network that offers convenience and cost savings

Maintaining healthy eyes gives us the opportunity to see the important things in life - graduations, weddings, births, and everything in between. One of the best ways to protect your eye health is to visit an eye doctor regularly. Vision insurance can make those visits more convenient and less costly. We've partnered with a vision network, VSP<sup>®</sup> Vision Care, to give you the freedom to choose from 37,000 unique providers at 78,000 locations.

### What your benefits cover:

Coverage Type	In-Network Benefit	In-Network Copay	Out-of-Network Benefit	Frequency
<b>Benefit Plan and Features</b>				
Eye Examination	Covered in full	\$10	Up to \$45	Every 12 months
Prescription Eyeglasses		\$25		
Frames	\$150	Included in Prescription Eyeglasses Copay	Up to \$70	Every 12 months
Lenses Single Vision Lined Bifocal Lined Trifocal Lenticular	Covered in full	Included	Up to \$30 Up to \$50 Up to \$65 Up to \$100	Every 12 months

Coverage Type	In-Network Benefit	In-Network Copay	Out-of-Network Benefit	Frequency
Lens Enhancements	Standard Progressive	\$55	N/A	Every 12 months
	Premium Progressive	\$95-\$105		
	Custom Progressive	\$150-\$175		
Elective Contact Lenses		\$0	Up to \$105	Every 12 months
	Contact Lens Exam (fitting and evaluation)	Up to \$60		
Necessary Contact Lenses	Covered in Full	\$25	Up to \$210	Every 12 months

Cost Summary For Vision	Monthly Rates
Employee Only	\$10.58
Family	\$10.58

#### Manage Your Benefits

Go to [www.equitable.com/employeebenefits](http://www.equitable.com/employeebenefits) and log on to **EB360**® to view your account details.

#### Find A Vision Provider

Visit [www.equitable.com/findvision](http://www.equitable.com/findvision)

Choose from 37,000 unique providers at 78,000 locations.

If you have any questions, please don't hesitate to contact us at 1-866-274-9887.

We look forward to helping you manage your benefits with confidence and ease.

#### What is not covered?

**Limitations:** Some brands of spectacle frames may be unavailable for purchase as plan benefits, or may be subject to additional limitations. You can find details regarding frame brand availability by calling the information number shown on your certificate information page.

**Exclusions:** We will not pay benefits under this certificate for any of the following:

1. Services provided without a benefit authorization or after expiration of a benefit authorization;
2. Services and/or materials not specifically included in the schedule of benefits;

3. Services received outside of the United States;
4. Orthoptics or vision training and any associated supplemental testing;
5. Plano lenses (less than a  $\pm 3.8$  diopter power);
6. Two pair of glasses in lieu of bifocals;
7. Replacement of lenses and frames furnished under this plan which are lost or broken, except at the normal intervals when services are otherwise available;
8. Plano contact lenses to change eye color cosmetically;
9. Artistically-painted contact lenses;
10. Contact lens insurance policies or service contracts;
11. Additional office visits associated with contact lens pathology;
12. Contact lens modification, polishing or cleaning;
13. Costs for covered services and/or materials above the in-network or out-of-network benefit allowance;
14. Services or materials of a cosmetic nature;
15. Services and/or materials not indicated in this certificate as covered services;
16. Pathological treatment;
17. Laser or any other form of refractive surgery;
18. Pre- and post-operative services;
19. Local, state and/or federal taxes, except where we are required by law to pay;
20. Corrective vision treatment of an experimental nature.

This policy provides vision care limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. AXA Equitable Life Insurance Company and MONY Life Insurance Company of America are not affiliated with VSP<sup>®</sup> Global.

Policy Form MOEBP15VN; AXEBP15VN and State Variations.

\*Equitable is the brand name of AXA Equitable Financial Services, LLC and its family of companies, including AXA Equitable Life Insurance Company (AXA Equitable) (NY, NY), MONY Life Insurance Company of America (AZ stock company, admin. office: Jersey City, NJ) (MONY America), and AXA Distributors, LLC. All group insurance products are issued either by AXA Equitable or MONY America, which have sole responsibility for their insurance and claims-paying obligations. Some products are not available in all states.

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Welcome to Equitable!

As of 6/1/20, Birmingham Plumbers and Steamfitters Local 91 will have their vision coverage through Equitable. We look forward to providing this valuable coverage to you and your family. For the members enrolled in Vision coverage, you will have access to your EB360 portal on Equitable.com. Please see instructions on how to access the tools available to you along with contact information for support below.

#### **EB360 Access (View Your Coverage, Find a Provider, etc.)**

Go to [Equitable.com](http://Equitable.com) and click on "Log in" in the top right corner of the page. On the next screen, click on the "Register Now" link, then select "Individual", and then "Employer Provided Benefits". On the next page you will need to input your Last Name, Date of Birth, and Social Security Number to confirm your identity. Once this is done, you will be asked to setup a User ID and Password for future access to EB360.

Once registered, you can login and view your plan details, find a vision provider, and view any discounts available through your coverage.

#### **Accessing Vision ID Card**

While logged into your EB360 page, you can click on the link to access VSP's website. On the top right of the page select "Create An Account" and enter the requested information where required. Once complete, you will be able to access your Vision ID Card.

\*Please note, Vision ID Cards are typically not required for service at a Vision Providers Office; however the Providers Office can access your Vision coverage by using your social security number. Please let your provider know that you have Equitable Vision coverage which is through the VSP network. \*

#### **Vision Coverage and Claims Contact**

If you have any questions about your vision coverage or a vision claim, please contact 1-866-274-9887, option 3, then option 2.

#### **General Question/Concerns**

If you have any general questions or concerns, please contact our Customer Support Team at 1-866-274-9887 or via email at [ebcustomerservice@equitable.com](mailto:ebcustomerservice@equitable.com).