



MediExcel Vision Plan

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Chula Vista, CA 91911
Telephone: (855) 633-4392**

Combined Evidence of Coverage & Disclosure Form Vision Plan

This Vision Plan may be limited in benefits, rights and remedies under U.S. Federal and State Law.

Este Plan de Visión puede tener limitaciones en sus beneficios, derechos y resoluciones bajo las leyes federales estatales de Los Estados Unidos.

www.mediexcel.com

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HOW TO USE MEDIEXCEL VISION PLAN

Welcome to MediExcel Health Plan! This booklet is your Evidence of Coverage. It explains what MediExcel Vision Plan covers and does not cover. Please read this booklet carefully, including the sections that apply to your special vision care needs. Also read your Summary of Benefits [on page A-1], which lists co-pays and other fees. There are several references to “health care” and “Health Plan” in this booklet which have a similar meaning as “vision care” and “Vision Plan.”

MediExcel Vision Plan is *a kind of group vision care insurance*. *Group vision care insurance* is insurance that you get through a group, such as an employer. MediExcel Vision Plan is special as you receive your eye care in México, except for emergencies and urgent care situations. Even if you have belonged to a vision plan before, take some time to learn about MediExcel Vision Plan. This chapter tells you about:

-) How to contact MediExcel Vision Plan
-) Your membership card
-) The MediExcel Vision Plan service area
-) Obtaining Benefits from the MediExcel Vision Plan Providers
-) Language and communication assistance
-) How to get eye care when you need it
-) Referrals and pre-approval (prior authorization)
-) Emergency and urgent care
-) Care when you are way from home
-) Costs
-) If you have a problem

How to Contact MediExcel Vision Plan

Our Member Services office is here to help you. Call us if:

You have a question or a problem.

You need to find a Primary EyeCare Provider (an Optometrist or Ophthalmologist).

You need to replace your membership card.

MediExcel Health Plan Member Services

-) Call: In the US, call Toll Free (855) 633-4392 or (664) 633-83-00 if dialing from México. For the hearing impaired, call MediExcel Health Plan’s TTY toll-free number at (800) 241-1823. **Monday – Friday 8:00 am -8:00 pm, Saturday 8:00 am -5:00 pm**
-) Write to: **MediExcel Health Plan**
750 Medical Center Court, Suite 2
Chula Vista, CA 91911
-) Visit: **750 Medical Center Court, Suite 2 Chula Vista, CA 91911**
Monday – Friday 8:00 am -5:00 pm
-) Go to: **www.MediExcel.com**

Your MediExcel Vision Plan Membership Card

In your new Member kit, you will receive a welcome letter that has the important membership information for you to immediately start accessing your benefit services. The information will include your Membership Number and temporary Member ID Card. Upon your first visit to MediExcel's facilities in Mexico, you will be provided a Member Orientation which includes the production of your Membership ID Card. Show your ID Card whenever you get health care.



The MediExcel Vision Plan Service Area and General Qualifications

MediExcel Vision Plan has a service area. This is the area in which MediExcel Vision Plan provides vision care coverage which consists of the border cities of Tijuana and Mexicali, Baja California, Mexico. You (the employee) must be a Mexican National and work in the County of San Diego or Imperial to become a member of MediExcel Vision Plan. You must receive all eye care services within the MediExcel Vision Plan service area, unless you need emergency or urgent care. **If you reside in the US and you and your enrolling dependents do not have the proper documentation to cross into Mexico and return to the US, you cannot enroll in MediExcel Vision Plan.** If you no longer work in San Diego County or Imperial County, you must tell MediExcel Vision Plan. Your dependents regardless of their nationality may also enroll in MediExcel Vision Plan (*see page EOC-18*). If your dependents do not reside with you, they must reside in the MediExcel Health Plan service area in order to be eligible to enroll.

Mexican Health Care Standards

Legal requirements for and generally accepted practice standards of medical care in Mexico are different than those of California or elsewhere in the United States. Therefore, the care to be received through providers in Mexico in the MediExcel Health Plan will be care that is consistent with generally accepted medical standards of Mexico, not of California. MediExcel Health Plan contracts only with providers who meet all applicable laws, licensing requirements and professional standards of Mexico and who provide their services in accordance with the generally accepted standards of the organized medical community relating to professional and hospital services in Mexico. Any Member who is not completely comfortable with the standards of care for the practice of medicine in Mexico should not enroll in the MediExcel Health Plan.

The MediExcel Vision Plan Network

Our network is all the optometrists, ophthalmologists, optical centers, and other participating providers that MediExcel Vision Plan has contracts with.

- You must get your eye care from participating providers who are in the network. Ask for a *MediExcel Vision Plan Provider Directory*. In the US, call Toll Free (855) 633-4392. In Baja California, Mexico, call (664) 634-38-20.
- If you go to providers outside the network, you will have to pay all of the cost, unless you received pre-approval from MediExcel Vision Plan *or* you had an emergency *or* you needed urgent eye care away from home.

Language and Communication Assistance (see page EOC-11)

Good communication with MediExcel Vision Plan and with your providers is important. All MediExcel Vision Plan Member Services Representatives are fully bilingual in Spanish and English. If Spanish is not your first language, MediExcel Vision Plan provides interpretation services and translation of certain written materials.

- To ask for language services call MediExcel Vision Plan at Toll Free (855) 633-4392 in the US or call (664) 634-38-20 in Baja California.
- If you are deaf, hard of hearing or have a speech impairment, you may also receive language assistance services by calling MediExcel Vision Plan at Toll Free (855) 633-4392 in the US or call (664) 634-38-20 in Baja California .
- If you have a preferred language to communicate in, other than Spanish or English, MediExcel Vision Plan will arrange for interpreter services during your telephone call or visit to MediExcel Health Plan. In the US, call Toll Free (855) 633-4392 or (664) 633-83-00 if dialing from México.

How to Get Eye Care When You Need It

When you desire to obtain your Plan Benefits:

-) You should contact a Primary EyeCare Doctor or MediExcel Vision Plan, unless it is an emergency or urgent care situation.
-) A Primary EyeCare Doctor is an Optometrist or Ophthalmologist that participates in the MediExcel Vision Plan. A list of names, addresses, and phone numbers of all Participating Providers can be obtained from your Employer or MediExcel Health Plan.
-) Call a Primary EyeCare Doctor or MediExcel Health Plan first to schedule your eye care appointment, unless it is an emergency or urgent eye care situation.
- The eye care must be necessary for your health. Your Primary EyeCare Doctor and MediExcel Vision Plan follow guidelines and policies to decide if the care is medically necessary.
- If you disagree with MediExcel Vision Plan about whether a service you want is medically necessary, you can request an Independent Medical Review. See page EOC-28.
- The eye care must be a service that MediExcel Vision Plan covers. (Covered services are also called *benefits*.) To see what services MediExcel Vision Plan covers, see the “Summary of Benefits” on page A-1.

Referrals and Pre-approvals (see page EOC-12)

You do not need a referral from your Primary EyeCare Doctor and or pre-approval from MediExcel Vision Plan for most eye care services. Pre-approval is also called *prior authorization*.

- Make sure your doctor gives you a referral and gets pre-approval if it is required.
- If you do not have a referral and pre-approval when it is required, you will have to pay all of the cost of the service.

You usually need a referral and pre-approval to:

- Get a second opinion about a diagnosis or treatment.
- See a doctor who is not in the MediExcel Vision Plan network.

You do **not** need a referral and pre-approval to:

- See a Primary EyeCare Doctor.
- Get emergency or urgent care.

Emergency and Urgent Eye Care Services

MediExcel Vision Plan has been selected by your Employer to provide you with routine vision care, by way of a scheduled comprehensive eye examination. However, you may require immediate or urgent eye care of a medical nature due to:

- Trauma—like having a foreign object in your eye or being hit in the eye; or
 - Disease—like a sudden loss of vision or flashing or flickering lights (without eye trauma).
-)] If you require urgent eye care you may go, without authorization, to a MediExcel Vision Plan Participating Provider or an Out of Network provider. MediExcel Vision Plan will not pay for the medical services needed to care for such trauma or disease, and you may be financially responsible.
-)] If you see a MediExcel Vision Plan Provider for emergency or urgent eye care, the MediExcel Vision Plan Provider may want to coordinate with your medical providers and/or submit a claim to your medical benefits plan.
-)] In addition to your MediExcel Vision Plan ID card, don't forget to take your Health Insurance Card, which identifies your medical benefits plan, and may identify your medical group and primary care doctor.
-)] You are encouraged to contact your Medical Insurance Provider, call "911" or go to a local hospital emergency room when you have an emergency medical condition that requires an emergency response.

Care When You Are Away from Home *(see page EOC-15)*

- Only emergency and urgent care are covered.
- If you obtained covered benefits outside of the network because of an emergency or an urgent care situation, you must let MediExcel Vision Plan know within 48 hours, or as soon as you can.
- If special circumstances arise, call MediExcel Vision Plan at Toll Free (855) 633-4392 in the US or call (664) 634-38-20 in Baja California.

Costs *(see the "Summary of Benefits" on page A-1 and "What You Pay" on page EOC-8)*

- The **premium** is what you and/or your employer pays each month to MediExcel Vision Plan to keep coverage.
- A co-pay (co-payment) is the amount that you must pay each time you see a doctor or get other covered services. In most cases, the co-payment is zero which means there is no charge.
- After you pay your co-pay, MediExcel Vision Plan pays the rest of the cost of the service up to the **benefit allowance**, as long as the service you get is a covered benefit.
- The **benefit allowance** is the maximum amount MediExcel Vision Plan will pay. After the benefit allowance is reached for the specific benefit, the Member is responsible for the remaining cost.

If You Have a Problem with MediExcel Vision Plan *(see page EOC-27)*

- If you have a problem with MediExcel Vision Plan, you can file a complaint (also called an *appeal* or a *grievance*) with MediExcel Vision Plan.

- If you disagree with MediExcel Vision Plan's decision about your complaint, you can get help from the State of California Department of Managed Health Care HMO Help Center. The HMO Help Center can help you apply for an Independent Medical Review (IMR) or file a complaint. IMR is a review of your case by doctors who are not part of your health plan.

WHAT YOU PAY

This chapter tells you about your costs in MediExcel Vision Plan. The costs you pay may include:

- Premiums
- Co-pays (co-payments)
- Amounts exceeding Benefit Allowances

This chapter also tells you what you need to do if:

- You have to pay for care at the time you get it.
- You have more than one vision plan (Coordination of Benefits).

Premiums

A *premium* is the amount that MediExcel Vision Plan charges each month for vision care. Usually your employer pays part of the premium and you pay the rest.

- The amount you pay is usually taken out of your paycheck each month. If you have questions about your premium, ask your employer. Or call MediExcel Vision Plan at Toll Free (855) 633-4392 in the US or call (664) 634-38-20 in Baja California.
- If the premium changes, MediExcel Vision Plan will let your employer know in writing at least 30 days before the change. Usually, the premium changes only when your employer renews its contract with MediExcel Vision Plan.

Co-pays (Co-payments)

A *co-pay* is the amount that you pay each time you see a doctor in the MediExcel Vision Plan network or get services. You have to pay a co-pay for most vision care services you get.

- In most cases, the co-payment is zero which means there is no charge.
- The co-pay amounts are listed in the “Summary of Benefits” on page A-1.

Benefit Allowances

Several of the covered benefits, such as frames and lenses, have benefit allowances. This means that is the maximum amount provided for this specific covered benefit.

- If you order a covered benefit that exceeds the benefit allowance, you will pay the amount exceeding the benefit allowance.
- The benefit allowances are listed in the “Summary of Benefits” on page A-1.

If You Have to Pay for Care at the Time You Receive It (Reimbursement Provisions)

There may be times when you have to pay for your care at the time you receive it. For example, if you get emergency or urgent care from a provider who is not in the MediExcel Vision Plan network, you may have to pay for the service at the time you get care.

Ask the provider to bill MediExcel Vision Plan directly. If that is not possible, you will have to pay and then ask MediExcel Vision Plan to reimburse you (pay you back). MediExcel Vision Plan will reimburse you as long as the care you get is a covered service and you can present substantiating documentation.

How to get Reimbursed:

You must ask MediExcel Vision Plan to reimburse you.

- We must receive your request no later than 180 days after you get the services, unless you show that you could not reasonably file your request within this time period.
- Only covered benefit services will be considered for reimbursement.
- You must include a copy of the bill, a receipt for your payment, and supporting documentation such as medical records that annotates the medical services rendered.
- If reimbursement request is for services rendered in Mexico, please include a copy of the “factura” and ensure that the “factura” is made out in the name of “Medi-Excel, SA de CV with RFC# “MED091108FY4” and the official address, “Avenida Paseo de Los Héroes 2507, Zona Río Tijuana, Baja California 22320”.
- Under Mexican law, all businesses, including health care providers, are required to provide the client a “factura” for all financial transactions. If you are uncertain or have any questions while you are with the Mexican provider, please call Member Services at (664) 633-83-00 and we can help you explain it to the provider.
- Send your request to:
MediExcel Vision Plan
750 Medical Center Court, Suite 2
Chula Vista, CA 91911
Tel (855) 633-4392
- You may also email your request to: claims@mediexcel.com
- You still have to pay the normal co-pay or co-insurance for the care you received.
- Reimbursement for approved charges will be mailed within 30 business days of receipt of complete documentation

If You Have More Than One Vision Plan (Coordination of Benefits)

Some people have more than one vision plan or health insurance policy. If you do, MediExcel Vision Plan must coordinate your benefits with your other policy. Contact MediExcel Vision Plan and your other policy before you receive services to let each plan know about the other.

- You must tell your doctors and other vision care providers about any other health plan you or members of your family have.
- The total amount paid by all of the plans together will never be more than the total cost of the services.
- You still need to follow each plan’s policies for using network providers and getting referrals and pre-approvals.

Contracted Vision Providers

All of the vision care providers in the MediExcel Vision Plan Provider Network are contracted by MediExcel Vision Plan and obligated to provide professional vision care services to Members in accordance with professional standards. Additionally, in the event that MediExcel Vision Plan fails to pay the contracted provider for any claims for covered benefits services by Members, the Members shall not be liable to the contracted provider for any sums owed by MediExcel Vision Plan.

SEEING AN EYECARE DOCTOR AND OTHER PROVIDERS

MediExcel Vision Plan has a network that includes eye care doctors and other vision care providers. Your Primary EyeCare Doctor generally provides for all your eye care needs. Your Primary EyeCare Doctor will refer you to a specialist or other provider if your eye care condition is outside of his or her scope of care.

This chapter tells you about:

- Your choice of eye care doctors and providers
- Language and communication assistance
- Referrals and pre-approval (prior authorization)
- Getting a second opinion

Your Choice of Eye Care Doctors and Providers—*Your MediExcel Vision Plan Provider Directory*

PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHAT GROUP OF PROVIDERS VISION CARE MAY BE OBTAINED.

The *MediExcel Vision Plan Provider Directory* lists all the eye care doctors and other providers in the MediExcel Vision Plan network. It lists the optometrists, ophthalmologists, and optical centers in the network.

- You must get all of your eye care from the providers in the MediExcel Vision Plan network, unless you get emergency or urgent care or MediExcel Vision Plan pre-approves a visit to a provider who is not in our network.
- The *MediExcel Vision Plan Provider Directory* is updated four times each year.
- MediExcel Vision Plan makes sure that there are always enough providers in the network, so you can get the care you need.
- To get the latest *MediExcel Vision Plan Provider Directory*, call Member Services at Toll Free (855) 633-4392 in the US or call (664) 634-38-20 in Baja California or go to www.MediExcel.net.

Language and Communication Assistance

Good communication with MediExcel Vision Plan and with your providers is important. All MediExcel Vision Plan Member Services Representatives are fully bilingual in Spanish and English. If Spanish is not your first language, MediExcel Vision Plan provides interpretation services and translation of certain written materials.

- To ask for language services call MediExcel Vision Plan at Toll Free (855) 633-4392 in the US or call (664) 634-38-20 in Baja California.
- If you are deaf, hard of hearing or have a speech impairment, you may also receive language assistance services by calling MediExcel Vision Plan at Toll Free (855) 633-4392 in the US or call (664) 634-38-20 in Baja California .

- If you have a preferred language to communicate in, other than Spanish or English, MediExcel Health Plan will arrange for interpreter services during your telephone call or visit to MediExcel Health Plan. In the US, call Toll Free (855) 633-4392 or (664) 633-83-00 if dialing from México.

Referrals and Pre-approvals (Prior Authorization)

- You do not need a referral or prior authorization to a primary eye care doctor.
- If your primary eye care doctor cannot take care of your vision eye care needs, you usually need a referral from this doctor and pre-approval from MediExcel Vision Plan to see a specialist or another provider.
- If you do not get the required referral and pre-approval and you get the service or treatment, you will have to pay all of the cost.

The pre-approval process:

Your primary eye care doctor usually asks MediExcel Vision Plan for pre-approval. The eye care you want must be a covered benefit. MediExcel Vision Plan uses medical guidelines and policies to decide whether to approve or deny a referral.

- It can take up to 2 business days to get pre-approval, depending on your medical condition and the treatment you need.
- If your eye care problem is urgent, MediExcel Vision Plan may take up to (24 hours) to decide, depending on your medical condition and the treatment you need.
- MediExcel Vision Plan will tell your eye care doctor what we decide within 24 hours after making a decision.
- MediExcel Vision Plan will send you and your provider a letter within 2 business days after MediExcel Vision Plan has decided whether to approve or deny your request.

Your primary eye care doctor makes a referral:

- Your doctor may give you a written referral, or may send the referral directly to the other provider. Your doctor will give you the name and phone number of the specialist or other provider you will see.
- To make the appointment, call MediExcel Vision Plan at Toll Free (855) 633-4392 in the US or call (664) 634-38-20 in Baja California.

You do NOT need a referral or pre-approval to:

- See your primary eye care doctor.
- Get emergency or urgent eye care. See “Emergency Care” on page 14 and “Urgent Care” on page 14.

Getting a Second Opinion

You may ask for a second opinion from another doctor about a condition that your eye care doctor diagnoses or about a treatment that your doctor recommends. Below are some reasons you

may want to ask for a second opinion:

- There is disagreement regarding your examination and vision correction results.
- Your eye care is not improving with your current treatment plan.
- Your doctor is unable to diagnose your problem.

How to request a second opinion:

You must request pre-approval from MediExcel Vision Plan to get a second opinion. Your request will automatically be approved.

- You can ask for a second opinion from another primary eye care doctor or from any specialist in the MediExcel Vision Plan network.
- The section called “The pre-approval process” on page EOC-12 explains how to request pre-approval.

YOUR BENEFITS

This section tells you about the vision care benefits that MediExcel Vision Plan covers. It also tells you what you need to do before you get care.

1. Eye Examination

MediExcel Vision Plan covers eye exams.

- An eye exam is a complete initial vision analysis of visual functions and includes the prescription of corrective eyewear where indicated.
- You do not need pre-approval from MediExcel Vision Plan.
- You can make an appointment for an eye exam with a Primary EyeCare Doctor when you believe it is appropriate.
- Each Covered Person can have an eye exam every 12 months.

2. Lenses

MediExcel Vision Plan covers lenses.

- The Primary EyeCare Doctor will order the proper lenses necessary for your visual welfare.
- The Primary EyeCare Doctor shall verify the accuracy of the finished lenses.
- Each Covered Person is entitled to new lenses as indicated in the “Summary of Benefits” on page A-1.
- The co-pay amounts and benefit allowances are listed in the “Summary of Benefits” on page A-1.

3. Frames

MediExcel Vision Plan covers frames.

- The Primary EyeCare Doctor will assist in the selection of frames, properly fit and adjust the frames, and provide subsequent adjustments to frames to maintain comfort and efficiency.
- Each Covered Person is entitled to new frames as indicated in the “Summary of Benefits” on page A-1.
- The co-pay amounts and benefit allowances are listed in the “Summary of Benefits” on page A-1.

4. Contact Lenses

MediExcel Vision Plan covers contact lenses.

- Contact lenses are available under this Plan in lieu of all other lens and frame benefits described herein.
- When you obtain Medically Necessary contact lenses from a Primary EyeCare Doctor, professional fees and materials will be covered as indicated in the “Summary of Benefits” on page A-1.
- The co-pay amounts and benefit allowances are listed in the “Summary of Benefits” on page A-1.
- When Elective contact lenses are obtained from a Primary EyeCare Doctor, MediExcel Vision Plan will provide an allowance toward the cost of professional fees and materials.
- Contact lens materials are provided at the Primary EyeCare Doctor’s usual and customary charges.

5. Emergency Care

Emergency care is care that you need right away.

- MediExcel Vision Plan covers emergency eye care anywhere in the world.
- It is an emergency if you reasonably believe that not getting immediate care could be dangerous to your life or a part of your body.

What to do in an emergency:

- In an emergency, call 9-1-1 if in the United States, call 0-6-6 if in Mexico, or go to the nearest Emergency Room.
- If the Emergency occurs in Mexico, go to the nearest Emergency Room in Mexico. If the Emergency occurs in the United States, go to the nearest Emergency Room in the United States.
- If you can, go to a provider that is in the MediExcel Vision Plan network.
- If you cannot get to a provider in the MediExcel Vision Plan network, go to the nearest eye care provider.
- Always show your MediExcel Vision Plan membership card when you get emergency care.

What you pay for emergency care:

- See the “Summary of Benefits” on page A-1.
- If MediExcel Vision Plan decides that in your case a reasonable person would not seek emergency care, you will have to pay all of the cost. If you disagree with MediExcel Vision Plan, you can file a complaint. See “If You Have a Problem with MediExcel Vision Plan” on page EOC-27.

6. Urgent Care

Urgent eye care is care that you need soon to prevent a serious health problem.

- MediExcel Vision Plan covers urgent care anywhere you are in the world.

- Your membership card does tell you what to do if you need urgent care.

How to get urgent care within the MediExcel Vision Plan service area:

- Contact a Primary EyeCare Doctor in the MediExcel Vision Plan Directory and let them know you have an urgent care need.
- You can also call MediExcel Vision Plan at Toll Free (855) 633-4392 in the US or call (664) 634-38-20 in Baja California. MediExcel will arrange an urgent care appointment for you.

How to get urgent care outside the MediExcel Vision Plan service area:

- You can call MediExcel Vision Plan at Toll Free (855) 633-4392 in the US or call (664) 634-38-20 in Baja California. MediExcel will arrange an urgent care appointment for you.
- For an urgent care condition, you can seek eye care from any vision care provider.
- Always show your MediExcel Vision Plan membership card when you get urgent care.
- The doctor may bill MediExcel Vision Plan for the cost. Or they may ask you to pay the bill. If you pay the bill, you must ask MediExcel Vision Plan to reimburse you. See “If You Have to Pay for Care at the Time You Get It” on page EOC-8.

What you pay for urgent care:

- See the “Summary of Benefits” on page A-1.
- If MediExcel Vision Plan decides that you did not need urgent care, you will have to pay all of the cost.
- If you disagree with MediExcel Vision Plan, you can file a complaint. See “If You Have a Problem with MediExcel Vision Plan” on page EOC-27.

GENERAL EXCLUSIONS AND LIMITATIONS

Exclusions and limitations are services and expenses that MediExcel Vision Plan does NOT cover. The exclusions and limitations for each kind of benefit are also listed under the benefit in the chapter “Your Benefits” on page EOC-14.

This chapter tells you about:

- General exclusions and limitations
- Experimental and investigational treatments

General Exclusions and Limitations

MediExcel Vision Plan will not cover:

-) Contact lenses and contact lens fitting, except as specifically provided;
-) Eyewear when there is no prescription change, except when benefits are otherwise available;
-) Lenses or frames which are lost, stolen or broken will not be replaced, except when benefits are otherwise available;
-) Custom lenses (non-standard) such as no-line, (Blended type), Progressive, polycarbonate, beveled, faceted, coated or oversize exceeding the Schedule of Allowances;
-) Tints, other than pink or rose #1 or #2 except as specifically provided; and
-) Two pair of glasses in lieu of bifocals, unless prescribed.
-) Medical or Surgical treatment of the eyes;
-) Non-prescription (plano) eyewear; and
-) Orthoptics, vision training or Subnormal or Low Vision Aids.

Experimental and Investigational Treatments

An *experimental* or *investigational* treatment is a treatment that is not currently accepted as standard health care practice.

- **In general**, MediExcel Vision Plan does not cover experimental or investigational treatments.
- **However**, you may have the right to an Independent Medical Review (IMR) of MediExcel Vision Plan’s denial. If the IMR is decided in your favor, MediExcel Vision Plan must cover the treatment you want.
- For more information, see page EOC-17.

ENROLLING IN MEDIEXCEL VISION PLAN AND ADDING DEPENDENTS

Your MediExcel Vision Plan coverage is a group vision plan you get through your employer. This chapter tells you about:

- When you can join MediExcel Vision Plan
- Who can be on your vision plan (who can be your dependent)
- Adding new dependents
- Additional times you and your dependents can join MediExcel Vision Plan
- MediExcel Vision Plan (pre-existing conditions)
- Renewal of coverage (renewal provisions)

When You Can Join MediExcel Vision Plan

As an employee you can enroll yourself and your dependents:

- At the end of any waiting period your employer requires.
- Once each year during the Open Enrollment period.
- Other special times during the year. See “Special Times You and Your Dependents Can Join MediExcel Vision Plan” on page EOC-20.
- If you do not enroll yourself and your dependents when you first qualify for vision benefits, you may have to wait until the next Open Enrollment period to join.

Who Can Be on Your Vision Plan (Who Can Be Your Dependent)

You can enroll the following family members on your vision plan. They are called your *dependents*. Talk to your employer to find out how much it costs to add dependents to your vision plan.

- **Your spouse**
- **Your domestic partner.** You must file a Declaration of Domestic Partnership with the Secretary of State.
- **Unmarried children:** your own or those of your spouse or domestic partner
 - The children must be under the age of 26 who are not otherwise eligible for coverage on their own under an employer program. They may be your natural children, legally adopted children, or stepchildren.
 - A disabled child can be covered past age 26 if the child is unable to work, because of a physically or mentally disabling injury, illness, or condition. You must be the main source of support and maintenance of the child.
 - At least 90 days before coverage will end for a disabled child, MediExcel Vision Plan will send you a written notice. You must show proof of disability and support within 60 days after you receive this notice. MediExcel Vision Plan will tell you if the child can continue to be covered. You may be asked to show proof again once a year, starting two years after the child reaches 26.

- MediExcel Vision Plan may also request proof if you are enrolling a disabled child for new coverage. You must provide the requested information within 60 days of the request. The child must have been covered as a dependent of you or your spouse under a previous vision plan at the time the child reached age 25. You may be asked to show proof again no more than once a year.
- Additionally, a child or children under 19 years of age must not be enrolled in a MediExcel Health Plan Small Group Product. Such an enrolled child or children already have superior vision care benefits under the Pediatric Vision Coverage component of their Essential Health Benefits in the MediExcel Health Plan Small Group Product.

Adding New Dependents

You can add the following new dependents any time during the year:

- **A spouse.** If you marry, you can put your spouse on your vision plan.
 - MediExcel Vision Plan must receive a completed enrollment form within 30 days of the date of your marriage.
 - Ask your employer when benefits for your spouse will begin. It will be either on the date of your marriage or the first day of the month following the date MediExcel Vision Plan receives the completed enrollment form.
- **A domestic partner.** If you enter a domestic partnership, you can enroll your domestic partner on your vision plan.
 - MediExcel Vision Plan must receive a completed enrollment form within 30 days of the date you file a Declaration of Domestic Partnership with the Secretary of State, or within 30 days after you form the partnership according to your employer's rules.
 - Ask your employer when benefits for your domestic partner will begin. It will be either on the date your Declaration of Domestic Partnership is filed or the first day of the month following the date MediExcel Vision Plan receives the completed enrollment form.
- **A newborn child.** Your newborn child is covered on your vision plan for the first 30 days after birth.
 - To keep your newborn on your vision plan, MediExcel Vision Plan must receive a completed enrollment form within 60 days after the birth.
 - If you miss this deadline, your newborn will not have health benefits after the first 30 days.
- **An adopted child.** A child that you and your spouse or domestic partner adopt is covered on your vision plan for the first 30 days after the adoption is complete.
 - To keep your adopted child on your vision plan, MediExcel Vision Plan must receive a completed enrollment form within 60 days after the adoption.

- If you miss this deadline, your adopted child will not have vision benefits after the first 30 days.
- **A stepchild.** You may put a child of your spouse or domestic partner on your vision plan.
 - You must complete an enrollment form and send it to MediExcel Vision Plan within 30 days after the date of your marriage or your Declaration of Domestic Partnership with your stepchild's parent.
 - Ask your employer when benefits for your stepchild will begin. It is either on the date of your marriage or domestic partnership or the first day of the month following the date MediExcel Vision Plan receives the completed enrollment form.

Please note: Even if you are serving as a legal guardian for others, such as a parent, sibling, relative or another child(ren), these individuals are not eligible for coverage.

Special Times You and Your Dependents Can Join MediExcel Vision Plan

You can enroll in MediExcel Vision Plan in these situations:

- When MediExcel Vision Plan cannot produce a form showing that you said you did not want to enroll because you had other health care coverage.
- When you did not enroll in MediExcel Vision Plan before because:
 - You had Cal-COBRA or COBRA, and now the coverage has ended.
 - You had Healthy Families or Medi-Cal with no share-of-cost, and now you no longer qualify for it.
 - You were covered by another group vision plan, and now that coverage has ended.
- When a court orders that you cover a current spouse or a minor child on your health plan.

How to apply at these additional times:

- MediExcel Vision Plan must receive a completed enrollment form from you within 30 days of that date on which you no longer have coverage.
- Your coverage will be in effect the first day of the month following receipt of the completed enrollment application.

Renewal provisions

- Your MediExcel Vision Plan coverage is subject to all the terms agreed to between MediExcel Vision Plan and your employer.
- This agreement is renewed annually.
- MediExcel Vision Plan may change your health plan benefits or premium at the time your employer renews its contract with MediExcel Vision Plan, as allowed by law. If this happens, you will receive notice through your employer at least 30 days before the change takes effect.

WHEN YOUR MEDIEXCEL VISION PLAN VISION COVERAGE ENDS [TERMINATION OF BENEFITS]

Your health coverage with MediExcel Vision Plan can end for several reasons. If this happens, you may be able to continue your vision coverage. See “Continuation Health Coverage” on page EOC-23.

This chapter tells you about:

-) Why your MediExcel Vision Plan health coverage can end
-) When a dependent no longer qualifies as a dependent
-) If you are totally disabled when your health coverage ends

Why Your MediExcel Vision Plan Health Coverage Can End

MediExcel Vision Plan cannot end your health benefits because of your health needs or medical condition. But MediExcel Vision Plan can end (terminate) your health coverage for one of the reasons below.

If your employer no longer offers MediExcel Vision Plan, or stops offering any health plan:

- Your health benefits with MediExcel Vision Plan can end 30 days after your employer provides you written notice that coverage will be discontinued.
- Coverage for your dependents also ends.

If you or your employer does not pay the premium:

- MediExcel Vision Plan will send a notice to your employer saying that the premium is overdue.
- The full amount that is due must be paid within 30 days of the date on the notice.
- If the premium is not paid by the due date, your health benefits end at midnight on the 30th day after the notice was sent to the employer.
- If you do not pay the premiums and are disenrolled, you and your dependents may apply for re-enrollment during your employer’s next open enrollment period, provided you still satisfy the employer and MediExcel Vision Plan eligibility requirements.

If you commit fraud:

- This means that you intentionally deceive MediExcel Vision Plan, or you misrepresent yourself or allow someone else to do so in order to get health care services. If this happens, MediExcel Vision Plan will send you a notice saying that your health benefits will end on the date MediExcel Vision Plan mails the notice.

If you think MediExcel Vision Plan should NOT have ended (terminated) your benefits:

- MediExcel Vision Plan cannot end your health benefits because of your health needs or medical condition.
- If you think that MediExcel Vision Plan wrongly ended your benefits, you can file a complaint with the State of California Health Plan Help Center at 1-888-HMO-2219.

When a Dependent No Longer Qualifies As a Dependent

You must tell MediExcel Vision Plan and your employer as soon as a family member no longer qualifies as a dependent on your health plan. Family members may no longer qualify as dependents in the following situations:

- **You** and your spouse get a divorce or a legal separation.
- **You** legally end your domestic partnership.
- **Your children** stop qualifying as your dependents.
 - When they turn 26 years of age.
 - When they marry.
 - When they are 26 or older and no longer have a physical or mental handicap that prevents them from working, or you are no longer supporting them.

If You Are Totally Disabled When Your Vision Coverage Ends

If you are getting care for a medical condition that makes you totally disabled, MediExcel Vision Plan will cover care for that condition for a limited time. MediExcel Vision Plan will not cover care for any other illness or medical condition.

You can continue to get care for this medical condition until:

- You are no longer totally disabled, or
- You enroll in a new health plan that will cover your disability, or
- 12 months after your MediExcel Vision Plan coverage ends, whichever happens first.

INDIVIDUAL CONTINUATION OF HEALTH COVERAGE (COBRA and CAL-COBRA)

U.S. and California laws protect your right and your dependents' right to continue your health coverage under certain circumstances or qualifying events. This is called *continuation health coverage* or *continuation of benefits*.

This chapter tells you about:

- Understanding your choices
- Your Certificate of Creditable Coverage
- The two kinds of continuation health coverage:
 - COBRA
 - Cal-COBRA

Understanding Your Choices

Look at all of your choices carefully before you decide what to do.

- You may be able to buy continuation coverage with MediExcel Health Plan. You cannot be denied continuation coverage because of your medical history.

Or

- You can buy an individual health insurance on your own. If you do this, the insurance company usually reviews your medical history. You may be charged a higher premium.

Or

- You can decide not to buy any health coverage. In this case, you will have to pay all the cost of any health care you need. This can be thousands of dollars.

If you choose continuation vision coverage:

- You have to pay all the premiums.
- You cannot be refused coverage because of your medical history.
- After you use up one kind of continuation coverage, you may be eligible for another kind. This is explained below.
- There are deadlines and other requirements that you have to meet to buy each kind of continuation coverage. Call MediExcel Health Plan, in the US, call Toll Free (855) 633-4392 or (664) 633-83-00 if dialing from México, for more information.

Certificate of Creditable Coverage

When you leave MediExcel Vision Plan, we will send you a letter that says how long you were in MediExcel Vision Plan.

- This is called a Certificate of Creditable Coverage.
- Be sure to keep this letter. You may need it if you get health benefits through another employer.

COBRA

For more information on COBRA, call the Federal Employee Benefits Security Administration (EBSA), toll-free, at 1-866-444-3272.

- COBRA is a U.S. law that applies to employers who have 20 or more employees in their group health plan.
- COBRA may allow you and your dependents to keep MediExcel Health Plan coverage for up to 18 or 36 months, depending on the qualifying event and other circumstances. If you are no longer eligible for COBRA after 18 months, you may be able to keep your benefits through Cal- COBRA. See below.
- Each qualified person may independently elect/enroll in COBRA coverage. A parent or legal guardian may elect COBRA for a minor child.
- With COBRA, you have the same benefits as current employees in MediExcel Health Plan.
- You have to pay all of the monthly premium.

Important deadlines for electing/enrolling in COBRA with MediExcel Health Plan:

It is important to meet the following deadlines. If you do not, you lose your right to COBRA coverage.

1. Notification of qualifying event:

-) Employers must notify MediExcel Health Plan within 30 days after the following qualifying events:
 - The employee's job ends
 - The employee's hours of employment are reduced
 - The employee becomes eligible to receive Medicare benefits
 - The employee dies
-) You or your dependent must notify MediExcel Vision Plan in writing within 60 days after any of the following qualifying events:
 - The employee divorces or legally separates
 - A child or other dependent no longer qualifies as a dependent under plan rules

2. Election notice: Generally, you must be sent an election notice not later than 14 days after MediExcel Vision Plan receives notice that a qualifying event has occurred.

3. Election period: You have 60 days to notify MediExcel Vision Plan in writing that you want to elect/enroll in COBRA coverage. The 60 days starts on the later of the following two dates:

- The date you receive the election notice.
- The date your coverage ended.

4. Premium payment: You must pay the premiums for your COBRA coverage. MediExcel Vision Plan must receive your first premium within 45 days after you enroll in COBRA. This first premium covers the time from the date your coverage ended because of the qualifying event

up to the day you signed up for COBRA. You must then pay a monthly premium as long as you stay on COBRA.

If your COBRA is ending, you may be able to elect/enroll in Cal-COBRA:

When your 18 months of COBRA ends, you may be able to keep MediExcel Vision Plan coverage for up to 18 more months under Cal-COBRA. If you were on COBRA for 36 months, you cannot get Cal- COBRA for any additional period of time.

- Your employer should send you an enrollment form. Or you can call MediExcel Vision Plan at Toll Free (855) 633-4392 in the US or call (664) 634-38-20 in Baja California and ask for information.
- You must fill out the enrollment form, send it to MediExcel Vision Plan, and pay your premium no more than 30 days after you receive the enrollment form.

You will lose COBRA if:

- You do not pay your premiums on time.
- You move outside the MediExcel Vision Plan service area.
- Your former employer no longer offers any vision plan.
- You become eligible for Medicare.
- You sign up for another vision plan. (However, if your new plan has a waiting period for pre-existing conditions and you have not used up all of your COBRA, you can keep COBRA until the waiting period is over.)
- You commit fraud, which means that you intentionally deceive MediExcel Vision Plan or you misrepresent yourself or allow someone else to do so in order to get health care services.

Cal-COBRA

Cal-COBRA is a California law that applies to employers who have between 2 and 19 employees in their group health plan.

- Cal-COBRA may allow you, your dependents, and former dependents to keep MediExcel Vision Plan coverage for up to 36 months.
- You have the same benefits as current employees in MediExcel Vision Plan.
- You have to pay all of the monthly premium.

Important deadlines for electing/enrolling in Cal-COBRA with MediExcel Vision Plan:

It is important to meet the following deadlines. If you do not, you lose your right to Cal-COBRA coverage.

1. Notification of qualifying event:

-) Employers must notify MediExcel Vision Plan within 30 days after the following qualifying events:

- The employee's job ends
 - The employee's hours of employment are reduced
- J You or your dependent must notify MediExcel Vision Plan in writing within 60 days after any of the following qualifying events:
- The employee dies
 - The employee divorces or legally separates
 - A child or other dependent no longer qualifies as a dependent under plan rules
 - The employee becomes eligible to receive Medicare benefits
2. **Election notice:** Generally, you must be sent an election notice not later than 14 days after MediExcel Vision Plan receives notice that a qualifying event has occurred.
 3. **Election period:** You have 60 days to notify MediExcel Vision Plan in writing that you want to elect/enroll in Cal-COBRA continuation coverage. The 60 days starts on the later of the following two dates:
 - The date you receive the election notice.
 - The date your coverage ended.
 4. **Premium payment:** You must pay the premiums for your Cal-COBRA coverage. MediExcel Vision Plan must receive your first premium within 45 days after you enroll in Cal-COBRA. This first premium covers the time from the date your coverage ended because of the qualifying event up to the day you signed up for Cal-COBRA. You must then pay a monthly premium as long as you stay on Cal-COBRA.

If your former employer stops offering MediExcel Vision Plan when you are on Cal-COBRA:

- You can elect/enroll in Cal-COBRA with the new health plan offered by your employer.
- You must enroll and pay your first premium with the new health plan no more than 30 days after you receive notice that MediExcel Vision Plan is no longer being offered. If you do not meet this deadline, your Cal-COBRA benefits end.

You will lose Cal-COBRA if:

- You do not pay your premiums on time.
- You move outside the MediExcel Vision Plan service area.
- Your former employer no longer offers any health plan.
- You sign up for or become eligible for Medicare.
- You sign up for another health plan. (However, if your new plan has a waiting period for pre-existing conditions and you have not used up all of your Cal-COBRA, you can keep your Cal-COBRA until the waiting period is over.)
- You commit fraud, which means that you intentionally deceive MediExcel Vision Plan or you misrepresent yourself or allow someone else to do so in order to get health care services.

IF YOU HAVE A PROBLEM WITH MEDIEXCEL VISION PLAN

MediExcel Vision Plan is committed to meeting the needs of our members. Our Member Services staff is available to answer questions and help you get the health care you need. If you have a problem with MediExcel Vision Plan, you have the right to file a complaint. A complaint is also called a grievance or an appeal.

This section tells you what you can do if you have a complaint with MediExcel Vision Plan:

- File a complaint with MediExcel Vision Plan
- If you still need help, contact the State of California Health Plan Help Center.
- Independent Medical Review (IMR)
- Binding arbitration

File a Complaint with MediExcel Vision Plan

You have a right to file a complaint with MediExcel Vision Plan if you have any problem related to care or service. A complaint is also called a grievance or an appeal.

Here are some examples of when you can file a complaint with MediExcel Vision Plan:

- You have been denied a service
- You have been denied a referral.
- MediExcel Vision Plan cancels your vision benefits.
- MediExcel Vision Plan does not reimburse you for a covered service that you paid for and received.
- MediExcel Vision Plan does not pay for emergency eye care you needed.
- You cannot get an appointment as soon as you need it.
- You think you received poor care or service.

If you have a problem with MediExcel Vision Plan, you have the right to file a complaint. A complaint is also called a grievance or an appeal.

First, file your complaint with MediExcel Vision Plan Member Services

- If your problem is urgent MediExcel Vision Plan must give you a decision within 3 days. An urgent problem is an immediate and serious threat to your health.
- If your problem is not urgent, MediExcel Vision Plan must give you a decision within 30 days.
- You must file your complaint within 6 months after the incident or action that is the cause of your problem with MediExcel Vision Plan.

How to contact MediExcel Vision Plan Member Services:

Call: MediExcel Vision Plan, in the US, call Toll Free (855) 633-4392 or (664) 633-83-00 if dialing from México.

Website: www.MediExcel.com

If you still need help, contact California's Health Plan Help Center:

The Health Plan Help Center is part of the Department of Managed Health Care (DMHC). The DMHC protects the rights of HMO members.

- If you do not agree with MediExcel Health Plan's decision, or you do not receive the decision within the required time, you can take your problem to the Health Plan Help Center. See the contact information below.
- The Health Plan Help Center will look at your case and decide if you qualify for an Independent Medical Review (see "Independent Medical Review (IMR) below).
- If you do not qualify for an Independent Medical Review, the Health Plan Help Center will review your case as a complaint against your vision plan.
- If your problem is urgent, you can call the Health Plan Help Center at any time.

How to contact the Health Plan Help Center:

- Call: 1-888-466-2219 in the US
- Website: www.hmohelp.ca.gov. The website has Independent Medical Review and complaint forms and instructions.
- Staff are available 24-hours-a-day, every day, in many languages, to help you solve problems with your health plan. There is no charge to call.

Independent Medical Review (IMR)

IMR is a review of your case by one or more doctors who are not part of your health plan. You do not pay anything for an IMR. If the IMR is decided in your favor, MediExcel Vision Plan must give you the service or treatment you requested.

You may qualify for an IMR if MediExcel Vision Plan does one of the following:

- Denies, changes, or delays a service or treatment because MediExcel Vision Plan determines it is not medically necessary.
- Denies an experimental or investigational treatment for a serious condition.
- Will not pay for emergency or urgent care that you already received.

More information about IMR:

- If MediExcel Vision Plan denies a treatment because it is experimental or investigational, you can apply for an IMR right away. You do not have to file a complaint with MediExcel Vision Plan first.
- In all other cases, you have to file a complaint with MediExcel Vision Plan first and wait for MediExcel Vision Plan's decision.
- You must apply for an IMR within 6 months after MediExcel Vision Plan sends you a

decision about your complaint, unless you had a good reason for the delay.

- If you decide not to participate in the IMR process, you may be giving up your right, as stated in California law, to take other legal action against MediExcel Vision Plan regarding the service or treatment you are requesting.

California law requires that we include the following statements:

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone your health plan at Toll Free (855) 633-4392 in the US or (664) 634-38-20 in Baja California) and use your health plan's grievance process before contacting the department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services. The department also has a toll-free telephone number (1-888-HMO-2219) and a TDD line (1-877-688-9891) for the hearing and speech impaired. The department's Internet Web site <http://www.hmohelp.ca.gov> has complaint forms, IMR application forms and instructions online.

This combined evidence of coverage and disclosure form constitutes only a summary of the vision plan. The vision plan contract must be consulted to determine the exact terms and conditions of coverage.

Binding Arbitration

If you cannot solve your problem through the complaint processes listed above, you can ask for binding arbitration (see below). Binding arbitration is the final step you can take to resolve your complaint with MediExcel Vision Plan.

When you became a member of MediExcel Vision Plan, you agreed to submit all unresolved complaints to binding arbitration, including complaints about medical malpractice. This means that you have agreed to give up your right to a trial by jury and other legal proceedings.

- Arbitration is usually less expensive and takes less time than a lawsuit.
- Arbitration can be requested by either the MediExcel Vision Plan or the MediExcel Vision Plan member.

Definition of binding arbitration:

Arbitration is a way to solve disputes, disagreements, or problems without filing a formal lawsuit.

- One or more people, called arbitrators, who are not connected with you or with MediExcel Vision Plan make the final decision on your case.

- Together, you and MediExcel Vision Plan choose and approve the arbitrator(s).
- The arbitrator(s) review the case and then write a decision, called an *opinion*.
- Both you and MediExcel Vision Plan must accept (be bound by) the decision of the arbitrators.

How to request arbitration:

Send a written request (also called a *demand*) for arbitration to:

MediExcel Vision Plan
Attention: Arbitration Requests
750 Medical Center Court, Suite 2
Chula Vista, CA 91911

Location of Arbitration

-) For matters of arbitration against MediExcel Vision Plan, the location will be in San Diego County using California and US Federal law
-) For matters of arbitration against a Mexican healthcare provider, the location will be in Baja California under the jurisdiction of Mexico.

Paying for arbitration:

Attorney(s) fees: You must pay your own attorney's fees, if you choose to have an attorney. MediExcel Health Plan pays its attorney's fees.

Arbitrator(s) fees: You and MediExcel Vision Plan share equally the fees and expenses of the arbitrator(s). If you cannot pay your part of the arbitrator's fees and expenses, you may ask MediExcel Vision Plan to pay. Write to MediExcel Vision Plan Member Services and ask for a hardship application. MediExcel Vision Plan will send your application to an independent organization or person to decide if MediExcel Vision Plan should pay for some or all of your part of the arbitrator's fees and expenses.

YOUR RIGHTS AND RESPONSIBILITIES AS A MEMBER OF MEDIEXCEL VISION PLAN

As a member of MediExcel Vision Plan you have rights and responsibilities. Each member has the same rights and responsibilities.

Your Rights

You have the right to be treated equally:

MediExcel Vision Plan and our providers cannot discriminate against you based on your:

- Age, sex, race, skin color, religion, or sexual orientation.
- The country you or your ancestors came from.
- Marital status (married, divorced, single, or in a domestic partnership).
- Health care needs and how often you use services.
- History as a victim of domestic violence.

You have the right to informed consent:

Informed consent means that before you agree to a treatment or procedure, you understand:

- What the treatment or procedure is.
- The possible risks and benefits of the treatment or procedure.
- Other treatments or procedures that exist and what their risks and benefits are.
- What you can expect if you choose not to have the treatment or procedure.

You have the right to refuse or accept a treatment or procedure:

The only exception to this right is when it is an emergency and there is not time to get your informed consent without risking your health.

You have the right to have a copy of your medical records:

- It takes a few days to get the copy, and you may be charged for the copying.
To get a copy of your medical records, call your doctor's office or call MediExcel Vision Plan, in the US, call Toll Free (855) 633-4392 or (664) 633-83-00 if dialing from México.

You have the right to keep your medical records private:

You can ask MediExcel Vision Plan to send you a statement that describes our policies and procedures for keeping medical records private and confidential. Call MediExcel Vision Plan, in the US, call Toll Free (855) 633-4392 or (664) 633-83-00 if dialing from México.

A STATEMENT DESCRIBING MEDIEXCEL VISION PLAN'S POLICIES AND PROCEDURES FOR PRESERVING THE CONFIDENTIALITY OF MEDICAL RECORDS IS

AVAILABLE AND WILL BE FURNISHED TO YOU UPON REQUEST.

You have the right to have an Advance Health Care Directive:

An Advance Health Care Directive is a form you fill out to tell MediExcel Vision Plan, your doctor, family, and friends about the health care you want if you can no longer make decisions for yourself.

- It explains the types of treatment you want or do not want.
- It allows you to name a person to be your health care agent. This person can be a spouse, family member, friend, or other person you choose. This person can make decisions for you if you can no longer make them for yourself. Your rights as a member of MediExcel Health Plan apply to your health care agent.

To make an Advance Health Care Directive:

-) Fill out an Advance Care Health Directive form. Take time to think about what kind of treatment you do or do not want.
 - Many organizations provide simple forms that you can use to make your Advance Health Care Directive.
 - To get a form, call MediExcel Vision Plan, in the US, call Toll Free (855) 633-4392 or (664) 633-83-00 if dialing from México or call Family Caregiver Alliance at 1-800-445-8106.
 - You can hire a lawyer to make your directive, if you wish.
-) Sign the form and have two other people sign it. Or take it to a Notary Public to witness your signature.
-) Keep the original in a safe place. Give copies to your doctor and to your health care agent.
-) Talk with your doctor and agent, as well as with family and close friends, to make sure they understand your wishes and will follow them.

You have the right to get information about how MediExcel Vision Plan does business:

-) MediExcel Vision Plan may use bonuses and other financial incentives when paying our doctors and other providers. You have the right to request information about these practices. Call MediExcel Vision Plan, in the US, call Toll Free (855) 633-4392 or (664) 633-83-00 if dialing from México.
-) You have the right to request a copy of the employer group contract between MediExcel Vision Plan and your Employer. Call MediExcel Vision Plan, in the US, call Toll Free (855) 633-4392 or (664) 633-83-00 if dialing from México.

You have the right to take part in making MediExcel Vision Plan's public policy:

MediExcel Vision Plan has a public policy committee. This committee includes providers, members, and a member of the Board of Directors. If you would like to be considered for this

committee, please write to MediExcel Vision Plan at:

**MediExcel Vision Plan
Attention: Public Policy Committee
750 Medical Center Court, Suite 2
Chula Vista, CA 91911**

- This committee advises the Board of Directors about how to assure the comfort, convenience, and dignity of our members.
- The committee may also review MediExcel Vision Plan's financial information and information about the complaints we receive.

Freedom from Discrimination:

-) Federal and state law requires MediExcel Health Plan to not refuse enrollment for coverage for several protected categories
-) This includes a Member's race, color, religion, national origin, ancestry, sex, marital status, sexual orientation, age, or health status of any person who can expect to benefit from this coverage.
-) MediExcel will not discriminate against any Member for filing a grievance.
-) If you feel you have been discriminated by MediExcel, call MediExcel Health Plan, in the US, call Toll Free (855) 633-4392 or (664) 633-83-00 if dialing from México.
-) You also have the right to file your discrimination complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the [Office for Civil Rights Complaint Portal](https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf) [<https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>] or by mail or phone at:

**U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)**

Your Responsibilities

It is your responsibility to:

- Choose a Primary EyeCare Doctor for your eye care needs.
- Get referrals and pre-approvals when you need them.
- Pay your premium, co-pays, and the amounts exceeding your benefit allowances.
- Give your doctors and other providers all the information you can to help them decide on your care.
- Keep your eye care appointments; and if you need to cancel an appointment, to let the office know ahead of time and schedule a new appointment.
- Show respect to your providers, to the MediExcel Vision Plan staff, and to other members.
- Let MediExcel Vision Plan know if your address or employment changes.
- Let MediExcel Vision Plan know if there are any changes in the status of any of your dependents.

USEFUL TERMS

Appeal: A request to your health plan asking it to solve a problem or change a decision because you are not satisfied (An appeal is sometimes called a complaint or a grievance.)

Benefits: Vision care services covered by your MediExcel program.

Benefit Allowance: The maximum amount that MediExcel Vision Plan will pay for a specific benefit. The Vision Plan Member will need to pay for all amounts exceeding the Benefit Allowance.

Binding arbitration: A way to solve disputes between health plans and patients without filing a formal lawsuit and going to court (In arbitration, the health plan and the patient select an independent person to settle the dispute, instead of a judge or jury.)

Cal-COBRA: Laws that help you and your family keep your group health insurance if your job ends or your hours are cut.

Certificate of creditable coverage: The amount of time you were covered by a previous health plan (You can reduce your new plan's pre-existing condition exclusion by one month for every month you had creditable coverage, as long as the gap in coverage between your previous plan and your new plan is 62 days or less.)

COBRA: Laws that help you and your family keep your group health insurance if your job ends or your hours are cut.

Complaint: A request to your health plan or to the Help Center asking it to solve a problem or change a decision because you are not satisfied (A complaint is sometimes called a grievance or an appeal.)

Co-pay (co-payment): A fee you pay each time you see a doctor, get other services, or fill a prescription

Covered services (benefits): Health care services covered by your MediExcel program, these are also known as basic health care services.

Dependent: A person who is covered by another person's health plan, such as a child or a spouse

Diagnosis: Identifying the cause of a disease or injury through examining the patient.

Domestic partner: A Subscriber's legal domestic partner

Emergency Care: It is care that you need right away.

Evidence of Coverage and Disclosure Form: this document, it outlines the covered healthcare services, the conditions and terms, MediExcel Vision Plan's obligations and the member's benefits and rights.

Grievance: A request to your health plan, asking your plan to solve a problem or change a decision (A grievance is sometimes called an appeal or a complaint.)

Group Contract: Also known as Group Subscriber Agreement and Plan Contract, it is the Agreement between MediExcel Vision Plan and the Employer that allows employees to obtain the group health plan coverage.

Group health plan: Insurance that is provided by your employer such as your MediExcel Insurance Plan.

HIPAA: Health Insurance Portability and Accountability Act. A law that protects your rights to get health insurance and to keep your medical records private.

HMO: A kind of health plan

Health Care Service Plan: A company, such as MediExcel Vision Plan, that is licensed by the California Department of Managed Health Care to provide healthcare insurance coverage.

Health Plan Help Center: The Help Center is a part of the Department of Managed Health Care (DMHC). The DMHC oversees HMOs and some other health plans in California. The Help Center can help you with your complaint.

Independent Medical Review (IMR): A review of your health plan's denial of your request for a certain service or treatment (The review is provided by the Department of Managed Health Care and conducted by independent medical experts, and your health plan must pay for the service if an IMR decides you need it.)

Member: A person who is enrolled in a health plan (also called an enrollee or subscriber)

Network: All the doctors, optical centers, and other providers that have contracts with a health plan to provide health care services to the plan's members

Open enrollment: The time period when you must decide either to stay in your current health plan or to join another health plan that your employer offers (Many employers offer open enrollment for a month every year in the fall.)

Pre-approval: The process of getting approval from MediExcel vision plan or medical group before you get services.

Premium: A monthly fee your health plan charges for your health insurance (You may pay part of the premium and your employer or union may pay the rest.)

Provider: A professional person, medical group, optical clinic, hospital, or other facility licensed to provide vision or health care services.

Referral: A referral is when your doctor sends you to another doctor for more specialized care

Second opinion: Advice you get from a second doctor after the first doctor has made a diagnosis or recommended a certain treatment and you want to make sure it is the right diagnosis or decision for you

Service area: The municipalities of Tijuana and Mexicali in the State of Baja California, Mexico

Urgent care: Care for a health problem that is not an emergency but needs attention quickly, before you can get in to see your doctor or if your doctor's office is closed.