

## Frequently Asked Questions

### **Why is vision insurance important? Are eye exams really necessary?**

Yes! Getting an annual eye exam is not just about glasses. An eye exam can detect eye health problems like glaucoma or cataracts, but it can also help identify early signs of diseases that impact the whole body- high blood pressure, diabetes and high cholesterol- just to name a few.

### **At what age should children first visit the eye doctor?**

The American Optometric Association recommends that children should have their first eye exam with an optometrist or ophthalmologist between six months of age and one year. The doctor will check for nearsightedness, farsightedness, astigmatism, amblyopia (or “lazy eye”), proper eye movement and eye alignment, how the eye reacts to light and darkness, and other eye health problems. They also recommend that their next eye exam should take place sometime between the ages of 3 and 5, and then every year after that. During these exams, the doctor will conduct a comprehensive eye exam as well as vision screening tests.

### **When can members begin using their Vision and other benefits?**

Members can begin using their benefits on their plan’s effective date, subject to the terms and conditions of the plan.

### **Can members access their HD InSight plan membership information online?**

Yes, membership includes access to our secure online Member Portal - [members.healthdepotassociation.com](http://members.healthdepotassociation.com). Once logged in, members can view, download and print their member materials, including ID card, benefits guide and certificate, as well as access phone numbers, web links and information regarding their HD InSight plan membership.

### **What is the vision network and how do members find participating providers?**

Members can select a participating vision care provider at [www.MESVision.com](http://www.MESVision.com) or by calling MESVision’s Customer Care Center at **(800) 877-6372**. When you make an appointment with the participating provider of your choice, inform them that you are a MESVision member and they will call to verify your eligible plan benefits.

### **Can members get the same quality of care at a retail provider as they can at an independent doctor?**

Absolutely. In fact, many of the optometrists who practice in retail settings share space with an optical store, but operate separately. All optometrists, regardless of the setting of their practice, must meet the same state licensing and credentialing requirements. In addition, due to the finite number of optometry schools in the United States, optometrists are trained consistently regardless of the practice model they eventually choose.

### **Can members use their benefits to get laser vision correction?**

Yes, discounts are available for conventional and custom LASIK procedures through our partners, LasikPlus and Quallsight Lasik. Visit their websites for more information (see page 10).

### **Can members use their benefits when they order contacts online?**

Yes, the contact lens benefit will apply to the purchase of contacts at their provider’s office or online at [www.MESVision.com/Optics](http://www.MESVision.com/Optics). Ordering contacts online is easy. Members can use their benefit at checkout, with no claim form required and any order over \$50 ships free.

### **Do members need to submit claims?**

When members visit one of MESVision’s in-network providers, the paperwork is all taken care of. If they see an out-of-network provider, they will need to pay at the time of service and complete a claim form to send to MESVision for reimbursement.

### **Who can members call for help?**

Please contact Health Depot’s Customer Service at **(855) 351-7535** and one of our friendly representatives will be glad to help you!