

# Cherokee County Schools Vision Plan

## Summary Plan Description

Group ID:

10 Month Pay Group (skip June & July) – CHEROKSC01

10 Month Pay Group (skip July & August) – CHEROKSC02

12 Month Pay Group – CHEROKCS03

*Effective Date: July 1, 2023*

*Rate Guaranteed Until: June 30, 2026*



# *Table of Contents*

Preface .....	3
Administrative Information .....	4
Who Can Be Covered .....	5
When to Enroll.....	5
When Your Coverage Begins .....	6
Your Vision Benefit .....	6
Plan Contributions / Funding.....	8
When Coverage Ends .....	8
Portability Plan .....	9
Language Assistance .....	9
Amendment or Termination.....	9
Confidentiality .....	9
Denial of Benefits .....	10
ERISA Rights.....	10

## *Preface*

This document, which is called a Summary Plan Description (SPD), provides information about the Cherokee County Schools Vision Plan. The plan is offered to employees as a voluntary benefit and is administered by Community Eye Care (CEC). Benefits under the vision plan are also described in the CEC benefit summary for employees and in the vision services agreement between CEC and Cherokee County Schools.

# *Administrative Information*

**Name of Plan:**

Cherokee County Schools Vision Plan

**Name and Address of Employer / Plan Sponsor**

Cherokee County Schools

911 Andrews Rd.

Murphy, NC 28906

Phone: (828) 837-2722

**Plan Sponsor's EIN**

56-6000211

**Type of Plan**

Voluntary welfare benefit plan providing vision benefits

**Type of Administration**

Benefits are provided under a group contract with Community Eye Care (CEC)

**Claims Administrator**

Community Eye Care, LLC

4944 Parkway Plaza Blvd, Suite 200

Charlotte, NC 28217

(888) 254-4290

**Plan Year**

July 1 to June 30

**Source of Contributions**

Premiums are paid by employees on a pre-tax basis

## *Who Can Be Covered*

To be covered by the vision plan, you must be an employee of Cherokee County Schools who is eligible for benefits and who is voluntarily enrolled in the plan. You can also enroll your dependents in the plan. Dependents include:

- ***Spouse***
- ***Child or children*** up to age 26. Your child can be your natural-born child, stepchild, or child for whom you have been appointed legal guardian
- ***Any other persons who are listed as dependents for income tax purposes***

## *When to Enroll*

Enrollment in the vision plan can occur at the following times:

- When you first become eligible for benefits
- During the annual enrollment period for employees of Cherokee County Schools

If you opt not enroll in the Plan, or if you choose to waive coverage when you are first eligible or in any subsequent year, you may apply to participate only during an annual enrollment period or if you experience a *Qualifying Life Event*.

## *When Your Coverage Begins*

If you enroll during an annual enrollment period, your coverage begins on July 1<sup>st</sup> following the annual enrollment period. If you are a new hire, your coverage will begin on the 1<sup>st</sup> day of the month following your company's required benefit waiting period. If you experience a qualifying life event, the change in coverage takes effect on the 1<sup>st</sup> day of the next month.

Vision benefit coverage will remain in effect for a minimum of twelve (12) months (or, with respect to new employees who enroll mid-year, until the next renewal date). Covered members aren't permitted to terminate coverage prior to the next open enrollment period unless: *a)* the employee is terminated from employment, or *b)* the employee has undergone a qualifying life event. At the time of open enrollment, vision coverage will automatically renew unless voluntarily terminated by the employee.

## *Your Vision Benefit*

The Cherokee County Schools Vision Plan provides enrolled employees and their family members with comprehensive coverage for routine eye care. The components of the benefit are as follows:

### \$200 Plan

- One routine eye exam every 12 months (\$10 co-pay)
- A \$200 allowance for eyewear every 12 months (\$10 co-pay)
- A contact lens fitting, re-fit, or evaluation once a year (\$25 co-pay)

The allowance is completely flexible. It can be applied to frames, eyeglass lenses, special lens options, contact lenses, or any combination of these categories.

A member may select eyewear having a retail price that's less than or equal to their allowance and incur no charge at the time of their office visit other than the eyewear co-pay. If the member selects eyewear that costs more than the

allowance, they simply pay the balance (retail minus allowance), plus the eyewear co-pay. Most network providers offer discounts on the overage if the member exceeds their allowance – 20% on glasses and 10% on contacts.

A routine retinal screening is an enhancement to the member's annual eye exam when seeing a CEC provider.

Frequency – once per year

Copay – Up to \$39.00

Coverage – Covered after copay

Participating (i.e., in-network) providers file claims on behalf of members. Members who obtain services and goods from an in-network provider are not responsible for filing claims.

Members who obtain exams and eyewear from an out-of-network provider still receive their full covered benefit. The member simply submits a claim and a receipt to CEC and is reimbursed for the cost of their exam (minus the applicable co-pay) and for the cost of their eyewear (minus the applicable co-pay), up to the amount of their eyewear allowance. Co-pays for out-of-network visits are deducted from reimbursements.

Please note that the vision benefit covers routine eye care only. Medical eye care is covered under each employee's health insurance plan, not under their routine vision benefit. Medical eye care includes diagnosis of eye disease, monitoring of eye disease, medical treatment and surgical treatment.

Vision benefits may not be carried forward to a subsequent benefit period.

Coordination of benefits is not permitted.

## *Plan Contributions / Funding*

The Cherokee County Schools Vision Plan is offered to employees as a pre-tax benefit, with payment handled through payroll deduction. The monthly rates are as follows:

### 12 Month Pay Periods

Employee Only	\$8.98
Employee + One	\$17.06
Employee + Family	\$25.14

### 10 Month Pay Periods

Employee Only	\$10.78
Employee + One	\$20.47
Employee + Family	\$30.17

## *When Coverage Ends*

Your vision coverage will continue until the earlier of the following:

- You opt out of the vision plan during open enrollment, in which case coverage will end at 11:59 p.m. on June 30 following open enrollment.
- You are no longer employed by Cherokee County Schools, in which case coverage ends on the last day of the month that includes the last day worked.



## *Portability Plan*

Every vision member who terminates employment is given the option of continuing their existing vision coverage, with no increase in rates and no time limit.

Applications for the portability plan must be completed within 60 days of the termination date. Coverage will commence on the first day of the month following receipt of the member's completed form. New membership cards will be mailed to the member prior to their new effective date.

CEC administers the portability plan. Cherokee County Schools retains no administrative or financial obligations whatsoever with respect to vision enrollees who are no longer employed.

## *Language Assistance*

The CEC customer service team supports Spanish-speaking members. Assistance with 200 other languages is available through the services provided by CEC's communication partner, *Choice Translating, Inc.*

## *Amendment or Termination*

Cherokee County Schools reserves the right to amend the vision plan without prior notice to the member. Such amendment may affect benefits on both a retroactive and prospective basis. Cherokee County Schools also reserves the right to terminate the vision plan at any time and for any reason without prior notice to the member.

## *Confidentiality*

Subject to and in accordance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the Claims Administrator may furnish to Cherokee County Schools data setting forth the volume, nature and cost of health care services received by any covered person. Cherokee County Schools agrees that:

- All such data will be treated as confidential.
- It will take all reasonable steps to maintain the confidentiality of the data.

## *Denial of Benefits*

So long as the member is eligible for the covered services at the date of service, a claim for said services will not be denied. Furthermore, denial of claims in the following circumstances do not result in a loss of benefits:

- Claims submitted more than 180 days after the date of service. In this situation, the CEC provider is required to write off the amount of the claim, and the vision plan member incurs no expense as a result of the denial.
- Duplicate claims, i.e., those that have previously been submitted, adjudicated, and paid
- Claims for non-covered services

## *ERISA Rights*

You are entitled to certain rights and protections under the *Employee Retirement Income Security Act* of 1974. ERISA provides that all plan participants shall be entitled to:

- Receipt of information about your plan and benefits
- Prudent actions by plan fiduciaries (the people responsible for operating the plan)
- Enforcement of your rights
- Assistance with your questions