

## DoD NAF HBP Vision

DoD NAF HBP includes a vision benefit that provides for a \$150 hardware allowance per calendar year. One routine eye exam is covered at 100% per calendar year. Your benefits also include a contact lens exam per calendar year if performed on the same day as the routine eye exam. Please note that Aetna Standard is to cover either vision exam OR contact lens fitting but not both so some vision providers will not be familiar with covering both. Please note that Aetna Standard is to cover either vision exam OR contact lens fitting but not both so some vision providers will not be familiar with covering both.

Aetna provides member eligibility and plan coverage details to EyeMed to enable EyeMed to file vision claims with Aetna on your behalf. Some services may not be processed through EyeMed – but that will be invisible to the member. Please use the information below for details that can help utilize your Vision Benefits.

### **HELPFUL INFORMATION WHEN USING VISION BENEFIT:**

- If an EyeMed provider states they are being advised that they are not eligible for coverage at the time of the visit and if it is during the Member Services normal business hours, contact Member Services and the Aetna call representative will review the account and contact EyeMed to verify what they show and get any updates and approvals done.
- Please remember when paying for eyewear, get a fully itemized receipt. Advise the provider it is needed for insurance filing purposes.
- If you use your FSA debit card to purchase eyewear/contacts at time of service, you will first submit your claim for the \$150 vision reimbursement to the Aetna Medical plan. Once the claim has been processed and you have received your Explanation of Benefits (EOB), you will need to submit the EOB to the FSA for substantiation of the amount over \$150. Any amounts above \$150 are at vision provider so you will need to call and have them credit the debit card.
- When utilizing the Pediatric Vision Benefit, it is covered under the medical plan as DoD NAF HBP's vision coverage is included with the medical coverage. The DoD NAF HBP website, [www.nafhealthplans.com](http://www.nafhealthplans.com), outlines the specific codes that are covered under this benefit. The EyeMed providers will not be familiar with this benefit as it's non-standard so you will be required to pay out of pocket. Please make sure you request a fully itemized receipt, with appropriate coding, and submit as a claim for

reimbursement.

## Pediatric Vision Coverage

- Covered dependent children up to age 22 will have one pair of basic frames and lenses covered per calendar year at 100% with no copay (both in and out of network). Basic frames and lenses covered under this benefit have very specific vision codes associated with them called V codes. **The V Codes covered under this benefit are V2020, V2100-2199, V2200-2299, V2300-2399, V2121, V2221, V2321.** Please note: these codes are detailed on your Medical Summary of Benefits which can be found at [www.nafhealthplans.com](http://www.nafhealthplans.com). You may find it helpful to print this off and bring it with you for your vision care visit.
- In order to have this benefit paid at 100%, you may have to pay for the frames and lenses out of pocket and submit a claim to Aetna for reimbursement of the covered charges.
- Pediatric vision benefit claims are processed manually as it is non-standard to have vision benefits covered under medical plan. As DoD NAF HBP vision is part of medical, the pediatric vision benefit was required to be HCR compliant. Most vision plans are “standalone” (eligibility is separate from medical).