

# Manitoba Government Employee VISION CARE PLAN

April 1, 2012

*This information is a synopsis of the benefits provided under the Vision Care Plan. In the event of any difference between the terms of this synopsis and the terms of the Group Agreement the latter will prevail.*

*Coverage and eligibility may differ from bargaining group to bargaining group. If you are uncertain of your eligibility and / or coverage limits or if you have any questions regarding the Group Agreement, please contact your Pay & Benefits Administrator Manitoba Blue Cross.*

*In determining the basis of payment, Manitoba Blue Cross reserves the right to assess payment on the basis of the approved fee guide for the service in question, or the reasonable and customary charges as deemed appropriate by Manitoba Blue Cross.*

## ELIGIBILITY

### Full-time Employees

- a. *Regular employees* upon completion of 6 months of calendar service from the date of employment.
- b. *Term employees* upon completion of 12 months of calendar service from the date of employment.
- c. *Departmental employees* upon completion of 12 months of calendar service within a period of 36 consecutive months.

### Part-time Employees

- a. *Regular employees* upon completion of 6 months of calendar service from the date of employment.
- b. *Term employees* upon completion of 12 months of calendar service from the date of employment.

The following family members are eligible for coverage:

- a. A legal or common-law spouse. To be eligible, a common-law spouse must be registered at the time of employment. Where registration does not occur at the time of employment there shall be a one-year waiting period from the date of registration.

- b. Natural, legally adopted children or step-children under 22 years of age, provided they are unmarried and unemployed.
- c. Children under 25 years of age who are full-time students at an accredited educational institution, college or university.
- d. The age restriction does not apply to a physically or mentally incapacitated child who had this condition prior to the attainment of age 22.

## **COVERAGE**

The Vision Care Plan shall pay for eligible vision care expenses as follows:

### **Full Time Employees**

- 80% for eligible vision care expenses

### **Part-time Employees**

- 80% for eligible vision care expenses

## **MAXIMUMS**

The maximum amount the plan will pay per eligible person in each 24-month period is:

- a. **Effective April 1, 2012** - \$275 for full-time employees, and
- b. **Effective April 1, 2012** - \$137.50 for part-time employees.

Only one eye examination is covered per 24-month period. (Cost is included in the maximums mentioned above).

The 24-month period shall be 24 consecutive months following the **purchase date** of the vision care service/item claimed under this plan.

**\*Please Note:** The 24 month period is specific to the date of purchase, not the month of purchase. Please contact Manitoba Blue Cross at (204) 775-0151 or toll free 1-800-873-2583 to confirm your last purchase date.

## **ELIGIBLE EXPENSES**

Eligible eye care expenses under this plan include:

- a. the cost of eyeglasses (frames and/or lenses),
- b. replacement glasses,
- c. repairs to existing glasses,

- d. eye examinations; and
- e. contact lenses.
- f. laser eye surgery including costs for foldable lens implants when performed by an ophthalmologist or physician.

Eligible vision care expenses must be prescribed as a result of an eye examination by a physician, ophthalmologist or optometrist.

### **GENERAL EXCLUSIONS**

The following expenses are not covered under this plan:

- a. Eyeglasses purchased and repairs made other than for the sole use of the subscriber or eligible dependents. The certificate of coverage is not transferable.
- b. Charges for fitting of eyeglasses are not covered under the plan.
- c. Industrial safety glasses, where a third party is responsible for payment.
- d. Charges for expenses covered in whole or in part by the Workers' Compensation Board or any other agency or department of any federal, provincial or municipal government, or any third party.
- e. Non-corrective sunglasses, photo-sensitive, or anti-reflective lenses.
- f. Lenses which do not require a prescription from a physician, ophthalmologist or optometrist.
- g. Charges for completion of claim forms.
- h. Orthoptics, vision training, subnormal vision aids and aniseikonic lenses.
- i. Expenses for services and supplies, rendered or prescribed by a person who is ordinarily a resident in the patient's home or who is a close relative of the patient.

### **TERMINATION OF COVERAGE**

Vision coverage ceases on the date in which employment with the Government of Manitoba is terminated.

Seasonal employees, subject to lay-off, are covered for 30 days after lay-off date.

Employees on an apprenticeship program, continue to be eligible for Vision Care Plan benefits.

Employees on Maternity Leave (Plan A or Plan B) or Adoptive Leave will continue to be eligible for Vision Care Plan benefits for the first seventeen (17) weeks of leave.

## REINSTATEMENT

An employee who returns to work following a leave without pay, educational leave without pay or within twelve (12) months of the date the employee was laid off is eligible for Vision Plan benefits effective on the date of return to work.

## HOW TO MAKE A CLAIM

- a. Obtain a Vision Claim Form from your Human Resource department or print a copy of the form. A separate claim form is required for each member of your family obtaining vision services. [Click here for a printable claim form.](#)
- b. Complete the subscriber and patient parts of the form. Be sure to provide all information or payment of your claim may be delayed.
- c. Present the claim form to your physician, optometrist, ophthalmologist or optician at your appointment.
- d. Submit your completed Vision Care claim form together with a printed receipt or itemized bill from the your physician, optometrist, ophthalmologist or optician directly to Manitoba Blue Cross.

A proper claim form must be used or a delay in payment may result. Claim forms must be properly completed or the claim will be returned. Claims must be submitted within 2 years of date of service.

**Claims submitted for payment more than 2 years after the date of service will not be accepted.**

## STATEMENT OF BENEFITS

Upon receipt of your claim form, Manitoba Blue Cross will process the claim in accordance with the Plan benefits.

You will receive a "Statement of Benefits" from Manitoba Blue Cross which will indicate how the payment was calculated.

## COORDINATION OF EMPLOYEE/SPOUSE PLANS

Coordination of benefits is available if both spouses in a family are regularly employed and have vision care provided by their places of employment.

Under the "Coordination of Benefits" provision, you are entitled to claim benefits from both plans, as long as the total benefits received do not exceed the actual expenses incurred.

If the services are provided to you then Manitoba Blue Cross would be the "primary" carrier and would pay benefits first. The other insurer would then be responsible for any unpaid eligible expenses.

If the services are provided to your spouse, then the other insurer would be the "primary" carrier and would pay benefits first. Your spouse should submit the claim form to their insurer. After receiving payment, any unpaid eligible expenses can be submitted to Manitoba Blue Cross with a completed Manitoba Blue Cross claim form (including your contract number) and the statement of benefits paid from the other insurer.

If the services are provided to a dependent child, the plan of the covered person with the earlier month and day of birth would be the "primary" carrier. The claim would then be processed according to the procedures listed above and as follows;

### **In single custody situations**

The plan that will pay benefits for your dependent children will be determined in the following order:

- The plan of the parent with custody of the child,
- The plan of the spouse of the parent with custody of the child,
- The plan of the parent without custody of the child,
- The plan of the spouse of the parent without custody of the child.

### **In joint custody situations**

The plan that will pay benefits for your dependent children will be determined in the following order:

- The plan of the parent with the earliest month and day of birth,
- The plan of the other parent,
- The plan of the spouse of the parent with the earliest month and day of birth,
- The plan of the spouse of the other parent.

### **Other scenarios**

If you are covered by an employer and an individual policy, the individual plan may be considered second payer to coverage available under your group plan.

If you are covered by a group and retiree plan, claims should be submitted to your group plan first as your retiree plan is considered second payer.

**Please Note:** Health Spending Account Plans are payers of last resort. All other coverage should be exhausted prior to submission under a Health Spending Account.

Claims should not be submitted to Manitoba Blue Cross when another company is the primary carrier and your dependent(s) is/are covered by another company. In cases where there is an unpaid balance on a claim paid by another company, Manitoba Blue Cross will process the remaining balance. Please remember to

include a copy of the payment summary, or explanation of benefits issued by the other company with your claim so that the unpaid balance may be processed for reimbursement of up to 100% of the value of the claim.

Where an employee and spouse both work for the Province of Manitoba, or any Government Agency, Commission or Board, and are covered simultaneously by this Plan, payment of benefits shall be coordinated and/or reduced to the extent that benefits payable from all Plans shall not exceed 100% of the actual incurred expenses.

### **CHANGES IN STATUS**

In order to ensure proper coverage please notify your Pay & Benefits Administrator immediately of any changes in marital or dependent status or change of residence.