Yale

Summer 2018

Dear Yale Student:

We are pleased to announce that this fall the University will once again offer graduate and professional students both a dental plan and a vision plan. Additionally, for your convenience, enrollment and payment for the plans will be completed online.

The dental plan is offered through Delta Dental of Connecticut, America's largest, most experienced dental benefits carrier, offering national coverage and providing quality, cost-effective dental programs and services for participants. The vision plan is offered through EyeMed Vision Care, a leading vision benefits company dedicated to improving the vision of its members through comprehensive vision wellness plans.

Enrollment is not automatic for either plan. Applications and full payment must be submitted online at http://gradprofdenteye.yale.edu/ by September 15. Documents with specific plan information for the 2018-2019 plan year (e.g., covered services) and Frequently Asked Questions (FAQs) for each plan are enclosed with this letter. Below you will find an overview of both plans with enrollment information, charts summarizing the benefits, and the fee structure. Please review the information carefully in order to ensure that you do not miss this important opportunity.

DENTAL PLAN OVERVIEW

Delta Dental PPO SM plus Premier® Program Yale G&P Student Dental Plan		
Benefit Year = October 1 – September 30	If a Delta Dental PPO SM Dentist is used:	If a Delta Dental Premier® or out-of- network dentist is used:
Benefit Year Deductible		
 Per Person Deductible waived for Preventive & Diagnostic (P&D) services 	\$25	\$35

Family Aggregate Maximum Family deductible is accumulated by individual deductibles	\$50	\$70
Preventive & Diagnostic (P&D)		
 Exams, Cleanings, Bitewing X-Rays (one set per plan year for adults) 	100%	60%
Fluoride Treatment (twice per plan year for children)	100%	60%
Fillings* (composite resin restorations on all teeth)	80%*	50%*
*NOTE: These benefits are available only to students enrolled in their second year of continuous coverage and beyond.		
Remaining Basic, Crowns, Prosthodontics and Other Services	0%** **For these services, no benefits are payable by the plan, but you may enjoy reduced approved fee levels as permitted by state law. A pre-service estimate is highly recommended before obtaining any of these services in order to understand your payment responsibility.	0%** **For these services, no benefits are payable by the plan, but you may enjoy reduced approved fee levels as permitted by state law. A pre-service estimate is highly recommended before obtaining any of these services in order to understand your payment responsibility.
Plan Year Maximum (Per Person), P&D care does not count toward maximum	\$1000	\$1000

The benefits outlined above are a summary. Please review the attached information for more specific details about the plan.

Annual premiums for the dental plan are as follows and are payable by the student **at the time of enrollment:**

	Annual Premium
Single	\$227.64
Student +	\$402.84
Spouse	
OR	
Student + Child	
Family	\$614.52

If you are interested in enrolling in the Delta Dental of Connecticut plan, you must complete the online enrollment application and payment at http://gradprofdenteye.yale.edu/ for coverage effective October 1, 2018 through September 30, 2019.

Enrollment is not automatic. Applications and full payment must be submitted online at http://gradprofdenteye.yale.edu/ by September 15. The enrollment web site will close for the 2018-2019 academic year at 11:59 P.M. ET on September 15, 2018, the end of the enrollment period.

Please note: Before you begin the enrollment process, be sure that you have finalized your decision on the plan(s) in which you wish to enroll and that you have all the information necessary to complete the enrollment forms including your complete address and the names and dates of birth of all dependents that are to be enrolled. You should have a major credit card (Visa, MasterCard, Discover or American Express) with you to pay for the plan(s) in order to complete the enrollment process.

To complete the enrollment process and be enrolled in either or both the Delta Dental of Connecticut and EyeMed plans, you must pay the cost of the plan(s) online at http://gradprofdenteye.yale.edu/. After you have paid, the enrollment process will be complete and you will be enrolled effective October 1, 2018. If, for any reason, you do not complete the enrollment process, you will be permitted to re-enter the enrollment web site to complete your enrollment. After you have paid for either or both the Delta Dental of Connecticut and EyeMed plans, your enrollment will be complete and you will not be able to cancel your enrollment in any plan you may have enrolled in nor will you be able to enroll in any plan you may not have enrolled in. In other words, if you completed your enrollment (including your payment) in the Delta Dental plan but did not also enroll in EyeMed, you will not have another opportunity to enroll in EyeMed. Similarly, if you completed your enrollment (including your payment) in the EyeMed plan but did not also enroll in Delta Dental, you will not have another opportunity to enroll in Delta Dental.

VISION PLAN OVERVIEW

EyeMed VISION CARE® Yale G&P Student Vision Plan		
Exam Options		
Exam w/Dilation as necessary*	\$25 Copay *Eye exams are available at Yale Health Center and covered at 100% (no copay applies) for students enrolled in Yale Health Hospitalization/Specialty coverage	\$11
Standard Contact Lens fit and follow-up	Up to \$40	N/A
Premium Contact Lens fit and follow-up	10% off retail price	N/A
Frames Any available frame at provider location	\$0 Copay, \$160 allowance; 20% off balance over \$160	Up to \$65
Standard Plastic Lenses		
Single Vision	\$15 Copay	Up to \$25
Bifocal	\$15 Copay	Up to \$40
Contact Lenses Contact Lens allowance includes materials only • Conventional	EyeMed offers contacts online through contactsdirect.com \$0 Copay, \$130	Up to \$104
	allowance; 15% off balance over \$130	
Disposables	\$0 Copay, \$130 allowance, plus balance over \$130	Up to \$104

LASIK and PRK Vision Correction Procedures	15% off retail price OR 5% off promotional pricing	N/A
Additional Pairs Benefit Members also receive a 40% discount off a complete pair of eyeglasses purchase and 15% discount off conventional contact lenses once the funded benefit has been used.		
Frequency		
 Frequency for Frames Frequency for Lenses or Contact Lenses Frequency for Contact Lens Fit Exam 	Once every 12 months	

The benefits outlined above are a summary. Please review the attached information for more specific details about the plan.

Annual premiums for the vision plan are as follows and are payable by the student **at the time of enrollment:**

	Annual Premium
Single	\$82.20
Student +	\$156.34
Spouse	
OR	
Student +	
Child	
Family	\$229.53

If you are interested in enrolling in the EyeMed Vision Care plan, you must complete the online enrollment application and payment at http://gradprofdenteye.yale.edu/ for coverage effective October 1, 2018 through September 30, 2019.

Enrollment is not automatic. Applications and full payment must be submitted online at http://gradprofdenteye.yale.edu/ by September 15. The enrollment web site will close for the 2018-2019 academic year at 11:59 P.M. ET on September 15, 2018, the end of the enrollment period.

Remember, you must pay the cost of the plan(s) you wish to enroll in online at http://gradprofdenteye.yale.edu/. After you have paid, the enrollment process will be complete

and you will be enrolled in either or both of the plans effective October 1, 2018. If, for any reason, you do not complete the enrollment process, you will be permitted to re-enter the enrollment web site to complete your enrollment. After you have paid for either or both the Delta Dental of Connecticut and EyeMed plans, your enrollment will be complete and you will not be able to cancel your enrollment in any plan you may have enrolled in nor will you be able to enroll in any plan you may not have enrolled in.

CONTACT INFORMATION

If you have questions about the dental plan, please contact Delta Dental's customer service team at 1-800-452-9310 or visit their web site at www.deltadentalct.com.

If you have questions about the vision plan, please contact EyeMed's customer service team at 1-866-299-1358 or visit their web site at www.eyemedvisioncare.com.

You may also send questions to <u>gradprofdenteye@yale.edu</u>. Representatives from the Graduate and Professional Student Senate (GPSS) and the Graduate Student Assembly (GSA) will track down answers for you and reply via email.

Your colleagues, The Graduate Student Assembly The Graduate and Professional Student Senate

FAQs Dental Plan

Am I eligible to enroll in the Delta Dental of Connecticut Yale Graduate & Professional Student dental plan?

A: You must be a Yale University Graduate or Professional student enrolled at least half-time in a Yale degree program.

What is the enrollment deadline?

A: September 15, 2018

How do I enroll?

A: Enrollment can be completed online at

http://gradprofdenteye.yale.edu/

Important note:

Before you begin the enrollment process, be sure that you have all the information necessary to complete the enrollment forms including your complete address and the names and dates of birth of all dependents that are to be enrolled. You should have a major credit card (Visa, MasterCard, Discover or American Express) with you to pay for the plan(s) in order to complete the enrollment process.

To complete the enrollment process and be enrolled in either or both the Delta Dental of Connecticut and EyeMed plans, you must pay the cost of the plan(s) online at http://gradprofdenteye.yale.edu/. After you have paid, the enrollment process will be complete and you will be enrolled effective October 1, 2018. If, for any reason, you do not complete the enrollment process, you will be permitted to re-enter the enrollment web site to complete your enrollment.

After you have paid for either or both the Delta Dental of Connecticut and EyeMed plans, your enrollment will be complete and you will <u>not</u> be able to cancel your enrollment in any plan you may have enrolled in nor will you be able to enroll in any plan you may not have enrolled in. In other words, if you completed your enrollment (including your payment) in the Delta Dental plan but did not also enroll in EyeMed, you will <u>not</u> have another opportunity to enroll in EyeMed. Similarly, if you completed your enrollment (including your payment) in the EyeMed plan but did not also enroll in Delta Dental, you will <u>not</u> have another opportunity to enroll in Delta Dental.

If I was enrolled in the plan this past year, do I need to enroll again for the coming year?

A: Yes. Enrollment can be completed online at

http://gradprofdenteye.yale.edu/

What if I cannot log into the web site?

A: You may be experiencing a technical issue; email gradprofdenteye@yale.edu and explain the problem. Representatives from the Graduate and Professional Student Senate (GPSS) and the Graduate Student Assembly (GSA) will track down answers for you and reply via email.

How much does it cost?

A: The annual premiums for dental coverage are as follows:

Single student \$ 227.64

Student + Spouse

OR

Student + Child \$ 402.84

Family \$ 614.52

Am I covered for 12 months, or just the academic year?

A: The plan covers you for 12 months, from October 1, 2018 through September 30, 2019.

Can I pay by credit card?

A: Yes, a credit card is the only accepted method of payment.

Can I charge the fee(s) to my Student Financial Services account?

A: No. A credit card is the only accepted method of payment.

What is my coverage effective date?

A: Coverage becomes effective on October 1, 2018.

Can I enroll my family members?

A: You may enroll your lawfully married spouse or civil union partner and/or legally dependent children who are under the age of nineteen as of October 1, 2018.

How do I find a participating dental provider?

A: Visit <u>www.deltadentalct.com</u> and use Delta Dental's <u>dentist search</u> to find a participating dentist near your home or campus. Two networks are available: Delta Dental PPOSM and Delta Dental Premier[®]. The Delta Dental PPOSM network is a smaller, more deeply discounted network. You will maximize your benefits with these lower cost providers. Delta Dental Premier[®] is a larger network with more modest discounts. Approximately 80% of all dentists participate in the

Delta Dental Premier® network and approximately 45% participate in the Delta Dental PPOSM network. Your plan offers enhanced benefits with Delta Dental PPOSM dentists.

What is covered by the plan if I use the PPO network?

A: Preventive and diagnostic care, such as exams, cleanings, X-Rays, fluoride for children, and space maintainers for children, are covered at 100%. Fillings are covered at 80% for students enrolled in their second year (or beyond) in this dental plan. Other basic and restorative services, such as extractions, oral surgery, periodontics, sealants, crowns, root canals, and prosthodontics, are not covered, but are offered at discounted rates (as allowed by individual state legislation). A pre-service estimate, which is prepared and submitted to Delta Dental by the treating dentist prior to any work being started, is highly recommended to help you understand your estimated payment responsibility for any non-covered services. You will receive a copy of the pre-service estimate from Delta Dental, which will explain the dentist's estimated charge for the work to be performed as well as your estimated payment responsibility should you choose to purchase the service from the dentist. Please note: A pre-service estimate is not a guarantee of your payment responsibility for the service. Delta Dental is unable to provide a range of rates for these services.

Is there an annual deductible in the PPO network?

A: Yes, the plan has an annual \$25 individual deductible and a \$50 family deductible, which is waived for preventive and diagnostic care in the PPO network. The deductible is the amount you owe for dental expenses before Delta Dental assumes any liability for payment of benefits (excluding preventive and diagnostic care).

Are fillings covered by the plan if I use the PPO network?

A: Fillings are covered at 80% for students enrolled in their second year (or beyond) in this dental plan.

Are there any annual maximums in the PPO network?

A: Yes, the plan will pay up to \$1000 annually per person for students enrolled in the 2nd year or beyond, for covered services other than preventive and diagnostic care. Preventive and diagnostic care does not count toward the annual maximum. Exams, cleanings, and X-Rays are examples of preventive and diagnostic care. Upon reaching the annual maximum of \$1000, Delta Dental of Connecticut will not pay any additional claims for covered services, other than preventive and diagnostic care, for the remainder of the plan year.

How do I find a dentist who participates in the PPO network?

A: Use Delta Dental's <u>dentist search</u> to find a participating PPO network dentist near your home or campus. We recommend that you call your dentist to determine the cost of your specific procedure. When you do that, be sure to tell your dentist that you are a member of the Delta Dental of Connecticut plan for Yale Graduate and Professional School Students, <u>not the Yale employee plan</u>. If you don't say this, you may receive incorrect information. For more information, visit <u>www.deltadentalct.com</u> or call Delta Dental's customer service team at 800-452-9310. Be sure to identify yourself as a member of the Delta Dental of Connecticut plan for Yale Graduate and Professional School Students, and have your UPI ready (see your Delta Dental of Connecticut member ID card or your Yale University ID card, next to your photo).

Customer Service agents are available 8:00 a.m. - 6:30 p.m. ET Monday-Thursday, and 8:00 a.m. – 5:00 p.m. ET on Fridays. There is 24/7 service through Benefits Connection on the Delta Dental of Connecticut website www.deltadentalct.com.

What is covered by the plan if I use the Premier network or a non-participating dentist?

A: Preventive and diagnostic care, such as exams, cleanings, and X-Rays, fluoride for children, and space maintainers for children, are covered at 60%. Fillings are covered at 50% for students enrolled in their second year (or beyond) in this dental plan. Other basic and restorative services, such as such as extractions, oral surgery, periodontics, sealants, crowns, root canals, and prosthodontics, are not covered, but are offered at discounted rates (as allowed by individual state legislation). A pre-service estimate, which is prepared and submitted to Delta Dental by the treating dentist prior to any work being started, is highly recommended to help you understand your estimated payment responsibility for any non-covered services. You will receive a copy of the pre-service estimate from Delta Dental, which will explain the dentist's estimated charge for the work to be performed as well as your estimated payment responsibility should you choose to purchase the service from the dentist. Please note: A pre-service estimate is not a guarantee of your payment responsibility for the service. Delta Dental is unable to provide a range of rates for these services.

Is there an annual deductible in the Premier network?

A: Yes, the plan has an annual \$35 individual deductible and a \$70 family deductible. The deductible is the amount you owe for dental expenses before Delta Dental assumes any liability for payment of benefits.

Are fillings covered by the plan if I use the Premier network?

A: Fillings are covered at 50% for students enrolled in their second year (or beyond) in this dental plan.

Are there any annual maximums in the Premier network?

A: Yes, the plan will pay up to \$1000 annually per person enrolled in the second year or beyond for covered services other than preventive and diagnostic care. Preventive and diagnostic care does not count toward the annual maximum. Exams, cleanings, and X-Rays are examples of preventive and diagnostic care. Upon reaching the annual maximum of \$1000, Delta Dental of Connecticut will not pay any additional claims for covered services, other than preventive and diagnostic care, for the remainder of the plan year.

How do I find a dentist who participates in the Premier network?

A: Use Delta Dental's <u>dentist search</u> to find a participating Premier network dentist near your home or campus. We recommend that you call your dentist to determine the cost of your specific procedure. When you do that, be sure to tell your dentist that you are a member of the Delta Dental of Connecticut plan for Yale Graduate and Professional School Students, <u>not the Yale employee plan</u>. If you don't say this, you may receive incorrect information. For more information, visit <u>www.deltadentalct.com</u> or call Delta Dental's customer service team at 800-452-9310. Be sure to identify yourself as a member of the Delta Dental of Connecticut plan for Yale Graduate and Professional School Students, and have your UPI ready (see your Delta Dental of Connecticut member ID card or your Yale University ID card, next to your photo).

Customer Service agents are available 8:00 a.m. - 6:30 p.m. ET Monday-Thursday, and 8:00 a.m. – 5:00 p.m. ET on Fridays. There is 24/7 service through Benefits Connection on the Delta Dental of Connecticut website www.deltadentalct.com.

What if I need services while I'm away from New Haven?

A: Visit <u>www.deltadentalct.com</u> and use Delta Dental's <u>dentist search</u> to find a participating dentist near your location. Both networks are available in all states.

What happens to my dental coverage if I withdraw, take a leave of absence, or lose my eligible Yale student status?

A: You have paid an annual premium for the coverage; it will remain in effect from October 1, 2018 through September 30, 2019, even if your status as a Yale student changes.

If I get married after the enrollment deadline, can I add my new spouse right away?

A: No. You'll need to wait until next year's enrollment period to add your spouse to dental coverage.

What happens if I miss the enrollment deadline?

A: You'll need to wait until next year's enrollment period to enroll in the plan.

Who do I contact with questions about the plan?

A: For questions or more information, visit www.deltadentalct.com or call Delta Dental's customer service team at 800-452-9310. Be sure to identify yourself as a member of the Delta Dental of Connecticut plan for Yale Graduate and Professional School Students, and have your UPI ready (see your Delta Dental of Connecticut member ID card or your Yale University ID card, next to your photo).

Customer Service agents are available 8:00 a.m. - 6:30 p.m. ET Monday-Thursday, and 8:00 a.m. – 5:00 p.m. ET on Fridays. There is 24/7 service through Benefits Connection on the Delta Dental of Connecticut website www.deltadentalct.com.

How will I get my membership ID card?

A: On or after October 1, 2018, go online to get your Delta Dental of Connecticut membership ID card. Go to www.deltadentalct.com. Login/register for an account and click the ID card icon. Your ID card will display and you can print it immediately.

If I have a membership ID card from this past year and have re-enrolled for this coming year, do I need a new membership ID card?

A: Yes. On or after October 1, 2018, go online to get your new Delta Dental of Connecticut membership ID card. Go to www.deltadentalct.com. Login/register for an account and click the ID card icon. Your ID card will display and you can print it immediately.

Do I need my membership ID card to obtain services?

A: The dentist will need your UPI. The Delta Dental of Connecticut member ID card is an easy way to provide this information to your dentist. In addition, the UPI can also be found on your Yale University ID card, next to your photo.

When will this enrollment web site close for this academic year?

A: The enrollment web site will close for the 2018-2019 academic year at 11:59 P.M. ET on September 15, 2018, the end of the enrollment period.

What if I need to change my address after I have submitted my enrollment application on the web site?

A: You will have to call Delta Dental of Connecticut at 800-452-9310 on or after October 1, 2018 to request an address change or to confirm enrollment. Be sure to identify yourself as a member of the Delta Dental of Connecticut plan for Yale

Graduate and Professional School Students, and have your UPI ready (see your Delta Dental of Connecticut member ID card or your Yale University ID card, next to your photo).

Customer Service agents are available 8:00 a.m. - 6:30 p.m. ET Monday-Thursday, and 8:00 a.m. – 5:00 p.m. ET on Fridays. There is 24/7 service through Benefits Connection on the Delta Dental of Connecticut website www.deltadentalct.com.

I had a cleaning at a Delta Dental dentist and only got 60% coverage - why?

A: You used a Delta Dental Premier® or non-participating dentist. There are two networks available with your plan: Delta Dental PPOSM and Delta Dental Premier[®]. Use Delta Dental's dentist search to find a participating dentist in either network near your home or campus. The Delta Dental PPOSM network is a smaller, more deeply discounted network. You will maximize your benefits with these lower cost providers. Delta Dental Premier® is a larger network with more modest discounts. Approximately 80% of all dentists participate in the Delta Dental Premier® network and approximately 45% in the Delta Dental PPOSM network. Your plan offers enhanced benefits with Delta Dental PPOSM dentists. One difference between the PPOSM network and the Premier® network is that preventive and diagnostic care is only covered at 60% when rendered by a dentist who does not participate in the Delta Dental PPOSM network; another difference is that fillings are only covered at 50% when rendered by a dentist who does not participate in the Delta Dental PPOSM network. [Note: Coverage for fillings is available for students enrolled in their second year (or beyond) in this dental plan.]

Is there anyone at Yale I can contact with additional questions?

A: Send your questions to <u>gradprofdenteye@yale.edu</u>. Representatives from the Graduate and Professional Student Senate (GPSS) and the Graduate Student Assembly (GSA) will track down answers for you and reply via email.

Can I cancel my dental coverage after submitting my application and payment but before the September 15, 2018 deadline?

A: No. Be sure to consider carefully the benefits and costs associated with the dental plan before submitting your enrollment/payment information. You are pre-paying for 12 months of coverage and will not be able to cancel once you've enrolled.

FAQs Vision Plan

Am I eligible to enroll in the EyeMed Vision Care Yale Graduate & Professional Students vision plan?

A: You must be a Yale University Graduate or Professional student enrolled at least half-time in a Yale degree program.

What is the enrollment deadline?

A: September 15, 2018

How do I enroll?

A: Enrollment can be completed online at

http://gradprofdenteye.yale.edu/

Important note:

Before you begin the enrollment process, be sure that you have all the information necessary to complete the enrollment forms including your complete address and the names and dates of birth of all dependents that are to be enrolled. You should have a major credit card (Visa, MasterCard, Discover or American Express) with you to pay for the plan(s) in order to complete the enrollment process.

To complete the enrollment process and be enrolled in either or both the Delta Dental of Connecticut and EyeMed plans, you must pay the cost of the plan(s) at http://gradprofdenteye.yale.edu/. After you have paid, the enrollment process will be complete and you will be enrolled effective October 1, 2018. If, for any reason, you do not complete the enrollment process, you will be permitted to reenter the enrollment web site to complete your enrollment. After you have paid

for either or both the Delta Dental of Connecticut and EyeMed plans, your enrollment will be complete and you will <u>not</u> be able to cancel your enrollment in any plan you may have enrolled in nor will you be able to enroll in any plan you may not have enrolled in. In other words, if you completed your enrollment (including your payment) in the Delta Dental plan but did not also enroll in EyeMed, you will <u>not</u> have another opportunity to enroll in EyeMed. Similarly, if you completed your enrollment (including your payment) in the EyeMed plan but did not also enroll in Delta Dental, you will <u>not</u> have another opportunity to enroll in Delta Dental.

If I was enrolled in the plan this past year, do I need to enroll again for the coming year?

A: Yes. Enrollment can be completed online at

http://gradprofdenteye.yale.edu/

What if I cannot log into the web site?

A: You may be experiencing a technical issue; email gradprofdenteye@yale.edu and explain the problem. Representatives from the Graduate and Professional Student Senate (GPSS) and the Graduate Student Assembly (GSA) will track down answers for you and reply via email.

How much does it cost?

A: The annual premiums for vision coverage are as follows:

Single student \$82.20

Student + Spouse

OR

Student + Child \$156.34

Family \$229.53

Am I covered for 12 months, or just the academic year?

A: The plan covers you for 12 months, from October 1, 2018 through September 30, 2019.

Can I pay by credit card?

A: Yes, a credit card is the only accepted method of payment.

Can I charge the fee(s) to my Student Financial Services account?

A: No. A credit card is the only accepted method of payment.

What is my coverage effective date?

A: Coverage becomes effective on October 1, 2018.

Can I enroll my family members?

A: You may enroll your lawfully married spouse or civil union partner and/or legally dependent children who are under the age of twenty-six as of October 1, 2018.

What is covered by the plan?

A: The EyeMed Vision Care plan provides a savings on eyewear through thousands of vision care providers, as well as additional savings of up to 40% off a complete pair of eyewear and 15% off conventional contact lenses at all provider locations once the initial benefit has been used. For more information, visit www.eyemed.com or call EyeMed Vision Care's customer service team at 866-

299-1358.

Customer Service agents are available 7:30 a.m. – 11:00 p.m. ET Monday through Saturday, and 11:00 a.m. – 8:00 p.m. on Sundays. Many functions can be performed on EyeMed Vision Care's web site www.eyemed.com, such as printing a replacement ID card or an explanation of benefits.

How do I find a covered vision provider?

A: Enjoy convenient access to thousands of doctors nationwide, including both private practitioners and leading optical retailers. To see a list of participating providers near you, go to www.eyemed.com, choose the 'SELECT' network from the "Locate a Provider" dropdown box and enter your zip code. You can also call 866-299-1358.

What if I need services while I'm away from New Haven?

A: Enjoy convenient access to thousands of doctors nationwide, including both private practitioners and leading optical retailers. To search for providers, please visit www.eyemed.com, choose the 'SELECT' network from the "Locate a Provider" dropdown box and enter the applicable zip code. You can also call 866-299-1358.

What happens to my vision coverage if I withdraw, take a leave of absence, or lose my eligible Yale student status?

A: You have paid an annual premium for the coverage; it will remain in effect from October 1, 2018 through September 30, 2019 even if your status as a Yale student changes.

If I get married after the enrollment deadline, can I add my new spouse right away?

A: No. You'll need to wait until next year's enrollment period to add your spouse to vision coverage.

What happens if I miss the enrollment deadline?

A: You'll need to wait until next year's enrollment period to enroll in the plan.

Who do I contact with questions about the plan?

A: For questions or more information, visit www.eyemed.com or call EyeMed Vision Care's customer service team at 866-299-1358. Be sure to identify yourself as a member of the EyeMed Vision Care plan for Yale Graduate & Professional Students, and have your UPI ready (see your Yale University ID card, next to your photo).

Customer Service agents are available 7:30 a.m. – 11:00 p.m. ET Monday through Saturday, and 11:00 a.m. – 8:00 p.m. on Sundays. Many functions can be performed on EyeMed Vision Care's web site www.eyemed.com, such as printing a replacement ID card or an explanation of benefits.

When will I get my membership ID card?

A: On or after October 1, 2018, a membership card will be mailed to the address you submitted with your enrollment application, along with a list of local EyeMed providers, and information on optical health. In addition, you can request a membership ID card online at www.eyemed.com. Login/register for an account and print your membership ID card immediately.

If I have a membership ID card from this past year and have re-enrolled for this coming year, do I need a new membership ID card?

A: Yes. On or after October 1, 2018, a new membership card will be mailed to the address you submitted with your enrollment application, along with a list of local EyeMed providers, and information on optical health. In addition, you can request a new membership ID card online at www.eyemed.com. Login/register for an account and print your membership ID card immediately.

Do I need my membership ID card to obtain services?

A: No, an EyeMed ID card is not required to use the benefit. You must advise the EyeMed provider that you are enrolled in the EyeMed Vision Care plan for Yale Graduate & Professional Students. In most cases, membership can be verified by providing your full name, address, and date of birth (as submitted on the enrollment application).

Does the vision plan include contact lens fittings?

A: Yes, this plan provides coverage for a standard contact lens exam and fitting, subject to the terms of the plan.

Can I order contact lenses online?

A: Yes, you can purchase contact lenses online at www.contactsdirect.com. Your EyeMed contact lens allowance will be applied right in the shopping cart and shipping is free. The contact lenses will ship after the prescription has been verified. An updated prescription (if more than a year old) is required to make an online purchase.

What eye care/vision services are covered by Yale Health?

A: If you have Hospitalization/Specialty Coverage through Yale Health, the Ophthalmology/Optometry Department at Yale Health Center provides evaluation and management of all eye problems; routine eye exams, including prescriptions for eyeglasses; and resources for students with special visual needs and the blind. Contact lens exams, fittings, vision hardware or materials are not covered by Yale Health.

Is there anyone at Yale I can contact with additional questions?

A: Send your questions to <u>gradprofdenteye@yale.edu</u>. Representatives from the Graduate and Professional Student Senate (GPSS) and the Graduate Student Assembly (GSA) will track down answers for you and reply via email.

What if I need to change my address after I have submitted my enrollment application on the web site?

A: You will have to call EyeMed Vision Care's customer service team at 866-299-1358 on or after October 1, 2018 to request an address change or to confirm enrollment. Be sure to identify yourself as a member of the EyeMed Vision Care plan for Yale Graduate & Professional Students, and have your UPI ready (see your Yale University ID card, next to your photo).

Customer Service agents are available 7:30 a.m. – 11:00 p.m. ET Monday through Saturday, and 11:00 a.m. – 8:00 p.m. on Sundays. Many functions can be performed on EyeMed Vision Care's web site www.eyemed.com, such as printing a replacement ID card or an explanation of benefits.

When will this enrollment web site close for this academic year?

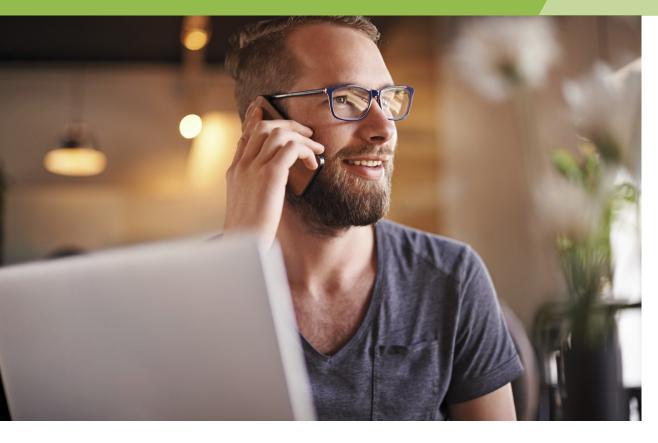
A: The enrollment web site will close for the 2018-2019 academic year at 11:59 P.M. ET on September 15, 2018, the end of the enrollment period.

Can I cancel my vision coverage after submitting my application and payment but before the September 15, 2018 deadline?

A: No. Be sure to consider carefully the benefits and costs associated with the vision plan before submitting your enrollment/payment information. You are pre-paying for 12 months of coverage and will not be able to cancel once you've enrolled.

Use your benefits anytime, anywhere





Get a realistic feel for how you'll look using digital try-on technology:



Use the Glasses.com app to create a 3D model of your face







Share on social media Get the opinions of family and friends

In-network now means online

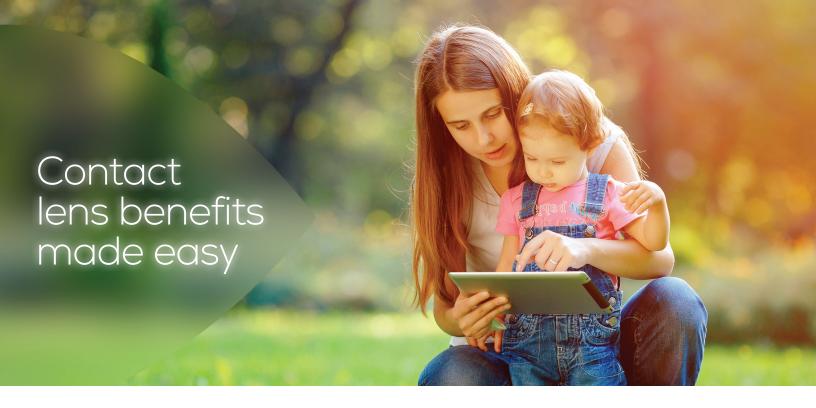
To make sure you get easy, convenient access to vision choices that best fit your lifestyle, we've added Glasses.com to our roster of thousands of independent providers and top optical retailers. This is great news for you because EyeMed members can now apply in-network vision benefits from anywhere, anytime.

At Glasses.com, you get:

- In-browsing benefit application see what you'll pay for frames instantly while shopping
- A large selection of frames and lenses, with multi-focal or progressive prescriptions
- Free, easy shipping on every order, including returns
- No claims to file
- Round-the-clock shopping

You must have a valid prescription from within the last 12 months in order to purchase prescription lenses online. Don't have an up-to-date prescription? Simply schedule an eye exam online through the EyeMed provider locator at eyemed.com.

Download the app at iTunes or visit Glasses.com today.



EyeMed members who purchase contact lenses online can now apply their contact lens benefits at ContactsDirect, completing the transaction online, from start to finish.

Ordering contacts online doesn't get any easier!



Go to www.contactsdirect.com.



Your contact lens allowance will apply right in the shopping cart.



Make your purchase, contact lenses will ship after the prescription is verified.



Shipping is free.

EyeMed is all about making vision benefits easy

For members who prefer to visit their eye doctor in person to purchase contact lenses, nothing has changed. Members whose prescriptions are more than a year old will need an updated prescription to make an online or in-person purchase using their benefits.

