



New Vision Plan Option for Retired FOP Employees Frequently Asked Questions

Q: What is the difference between the two retiree vision plans?

Both Retiree vision plan options are administered by EyeMed.

- **Retiree Discount Vision Plan:** Retirees are automatically enrolled in this plan at no cost. The retiree discount vision plan offers a discount on an exam and a defined discount on materials. This plan does not offer out-of-network discounts. You can use your EyeMed discount as often as you like on nearly all your vision care purchases at EyeMed Insight network participating providers. The discount must be applied at the time of service. To use this plan, upon arrival you should tell the participating eye doctor that you have an EyeMed discount through Montgomery County Government Retirees, Discount Plan # 1018309. You will not receive an ID card with this plan.
- **New Fully-insured Retiree Vision Plan:** If you elect to enroll in this plan, you will pay a monthly premium based on your retiree cost share. The fully insured retiree vision plan is a full insurance plan with assigned copays for each service. It offers both in- and out-of-network benefits. You will receive an ID card if you enroll in this plan.

Q: What is the difference in cost between the two EyeMed plans?

- The discount plan is offered free of charge.
- If you elect the new fully-insured vision plan, you will be responsible for a monthly premium if you elect the new fully insured vision plan. **See the attached comparison sheet for details.**

Q: When do I need to decide if I would like to enroll in the new fully insured vision plan?

The answer depends on when you would like your new vision plan to become effective. You must submit your election form by **2/17/22** if you would like your new vision plan to become effective 4/1/23. Otherwise, you can enroll at a later date on a rolling monthly basis.

Q: What happens if I miss the 2/17/2023 deadline but decide I still want to enroll?

You can still submit your enrollment form at a later date. After the initial deadline, election forms are due by the 10th of the month prior to the effective date of change. For example, if you submit your election changes to enroll in the new vision plan by 4/10/23, your enrollment in the new vision plan will be effective 5/1/23.

Q: How do I enroll in the new fully-insured vision plan?

Visit www.montgomerycountymd.gov/FOPVision to submit your online enrollment form. If you cannot access the online enrollment form, please contact MC311 at 240-777-0311 and place a Service Request; OHR will mail you a paper form to complete.

Q: Will I receive an ID card if I enroll in the new plan?

Yes, you will receive a new ID card if you enroll in the new fully-insured plan. If you submit your enrollment form by February 17, you will receive an ID card from EyeMed by the first week in April.

Q: How do I find a participating provider?

Visit www.eyemed.com and click on "Find a provider" to search the EyeMed Insight network. The network is the same for both the discount plan and the fully-insured plan.

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