

Frequently Asked Questions:

When can I enroll or make changes to the voluntary vision benefits?

- **New Hire** – you can enroll in the voluntary vision benefits within the first 30 days of being hired. Your effective date would be the first of the month following 30 days of employment.
- **Qualifying Event** – you can enroll or make changes to your voluntary vision benefits within 30 days of a qualifying event (marriage, divorce, birth of a child, loss of coverage, etc.).
- **Open Enrollment** – open enrollment for the voluntary vision coverage runs every year from January 1st to February 28th with the benefits beginning on April 1st.

Accessing the benefits:

Avesis: The benefits reset each plan year. An employee can use the benefits at any point from 4/1 to 3/31, and then the benefit will reset and be eligible again 4/1.

EyeMed: The benefits can be used once per calendar year. So if you use the benefits in June of 2019 then you can use that same benefit again after January 1, 2020.

Can my dependent children stay on the coverage until age 26?

Yes, your dependent children can be on the voluntary vision coverage until age 26.

When do my dependent children come off the coverage?

Dependent children come off the coverage at the end of the year in which they turn 26.

Can my dependent children stay on the coverage after age 26?

If your dependent child is disabled or a full-time student, they can stay on the coverage. We would need documentation to confirm the disability or the full-time status.

How do I find providers in my area?

Avesis

https://www.avesis.com/Commercial3/ProviderSearch_Gen.aspx

EyeMed / Delta Vision (Insight Network)

<https://www.eyemedvisioncare.com/locator/locator.emvc?execution=e1s1>

If I want to cancel my coverage can I do this at any time?

No, you can only cancel your coverage during the open enrollment period during the months of January and February for an effective date of April 1st.

Am I able to take the coverage with me if I leave employment?

The voluntary vision benefits currently needs to be paid by payroll deduction, so you are not able to take this plan with you. We can, however, offer you either a discount program or an individual policy that would pay through EFT. Contact our office at benefitiowa@tworiversins.com for further information.