



VISION ESSENTIALS

Q&A for Sales and Account Management

How often should members have an eye exam?

Generally, adults should be seen every 2 years, whether they wear eyeglasses or not. However, an optometrist will make recommendations for each member based on the member's specific eye health needs. Children should receive their first comprehensive vision screening before starting school.

What is the difference between an optometrist, ophthalmologist, and optician?

We like to think of optometry as the primary care of vision services. Optometrists perform eye exams, prescribe eyeglasses and contact lenses, and focus on routine vision care. They also diagnose eye conditions such as glaucoma, cataracts, and diabetic retinopathy.

Ophthalmologists are medical doctors who provide both routine and specialty vision services. They treat

conditions such as macular degeneration or glaucoma, and they perform cataract surgeries. At Kaiser Permanente, optometrists and ophthalmologists work closely together to provide comprehensive vision care services to members.

Opticians help fit eyeglasses based on the prescription written by the optometrist or ophthalmologist. Their ability to help members select the right lens type for their unique prescription needs, as well as fit them with the perfect frame, is an integral part of the vision services experience.

Is a referral required to see an optometrist?

No. A member can call 1-800-813-2000 or go to kp.org to schedule an optometry appointment, and there is no need for a referral. Should the member need to see an ophthalmologist, an optometrist will place the appropriate referral.

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Some members may be able to apply a supplemental benefit to their purchases. Otherwise, the services and products described here are provided on a fee-for-service basis, separate from and not covered under your health plan benefits.

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What does the vision exam benefit cover?

In the Optometry Department, we provide both routine and medical vision services.

Routine vision exams evaluate the vision and health of the eyes. This comprehensive exam includes a refraction test to measure a person's prescription for eyeglasses and/or contact lenses.

Medical eye exams evaluate acute vision disorders, such as injuries, infections, or sudden vision loss. Also covered are visits relating to chronic medical conditions that affect vision, such as diabetes.

What does the vision hardware allowance cover?

The allowance may be used toward the purchase of prescription vision hardware products. This includes prescription eyeglasses and contact lenses, as well as prescription sunglasses.

How often does the vision hardware allowance renew?

Depending on the type of plan, the allowance renews every 1 or 2 years.

Do members have to spend their entire allowance at once?

No. Members may choose to use only a portion of their allowance and then use the remainder at a later date. For example, a member may choose to order a supply of contact lenses today and then again in 6 months.

How do benefits apply to eyeglasses and contact lenses?

Benefits with a dollar allowance are applied to the entire prescription vision hardware order. A member

with a \$200 hardware allowance may choose to purchase eyeglasses and contact lenses for a total of \$350. The \$200 is simply subtracted from the total, and the member is responsible for the difference, in this case \$150.

What is a contact lens fitting?

A contact lens fitting can be done in addition to a regular eye exam for members who would like to try cosmetic contact lenses for the first time. Current contact lens wearers may also be seen for a fitting. During the contact lens fitting, tests are done to determine which contact lens is the best for each member. There may be an additional fee.

What is a significant-change benefit?

Some plans offer what is called a "significant-change benefit." This benefit offers a dollar allowance (\$60 or \$90, depending on the prescription) toward the purchase of new lenses, should a member's prescription change significantly within 12 months of their last exam date. This is intended to help take care of their current vision needs until their full benefit allowance renews.

What is a collection frame under the pediatric benefit?

Pediatric vision services are an essential health benefit and must be provided in order to comply with the Affordable Care Act. The Affordable Care Act requires that no dollar limit or set dollar allowance may apply to pediatric vision hardware. Vision Essentials has thoughtfully put together a collection of frames to meet the needs of our members, while meeting all regulatory requirements. Almost half our entire inventory is included in this collection, and impact-resistant polycarbonate lenses are covered in full.

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