

## **Employer Direct Payment Vision Plans Processed through Professional Eye Care Administrators, Inc.**

In order to provide you with excellent vision benefit flexibility, your employer has selected Professional Eye Care Administrators, Inc. to process a self-funded, direct-payment benefit for your eye care.

PECA, Inc. has contracted with professional eye care providers in order that you may have the best quality eye care as well as benefit from additional savings on your eyewear needs. Your employer has agreed to provide a specified amount toward your eye examination and/or eyewear needs. In the event you are not eligible for benefits or your employer does not provide payment for billed services, you would be responsible for any fees or charges for services provided by the attending eye care provider.

All plans follow calendar year benefits extending January 1<sup>st</sup> to December 31<sup>st</sup>. Material benefit amounts must be billed in a single claim to PECA, Inc., however exam fees may be billed separately from the materials benefit. No unused materials benefit will carryover after processing in the same calendar year or to the following year's benefit period.

You must identify yourself as an associated party with an employer direct-payment benefit through PECA, Inc. before services are billed by the participating provider. Providers can contact PECA, Inc. to verify the eligibility of your benefits, however verification does not guarantee payment by your employer.

PECA, Inc. will process claims from employee/member's choice of participating professional provider on the network list, and will subsequently bill the employer for the designated benefit amount chosen by the employer. Employers will select Plan #1, or Plan 2A, 2B, 2C, or 2D, and employee/members will benefit from the additional designated discounts associated with the selected plan.

If an out-of-network provider is utilized, PECA, Inc. will still process the claim. You will be responsible for paying the out-of-network provider in full and processing will occur according to the maximum plan amounts selected by your employer. Reimbursement will come directly to you, and there will be a \$15.00 fee deducted from the reimbursement amount to cover the associated administrative cost of processing.

PECA, Inc. does not hold itself out as providing optical or vision services, and does not by itself arrange to solicit patients for any of its individual participating providers. No action by PECA, Inc. shall change or alter the relationship that exists between a provider and an employee/member. All employees/members' medical records shall be treated as confidential so as to comply with all applicable state and federal laws and regulations regarding the confidentiality of patient records.

Neither PECA, Inc., nor its directors, officers, and/or employees, shall be liable for any claims, liabilities, or expenses of any nature whatsoever arising out of or related to any provider rendering of services to employee/members. PECA, Inc.'s maximum total liability, including that of any employee, member, affiliate, agent or contractor, relating to its services of claim processing, regardless of cause of action, will be limited to reperformance of the processing services. Neither party shall be liable for any indirect, special or consequential damages.

Any grievance that should arise with respect to claim processing or expected discounted amounts given by network providers should be sent, in writing, to PECA, Inc., P.O. Box 32, Edinboro, PA 16412 within 60 days of incident. Grievance will be researched by committee to determine the cause of such discrepancy and report of findings will be forwarded to affected party within 60 days in order to resolve the issue.

Any grievance that should arise with respect to direct-payment of the benefit amount offered by your employer should be directed, in writing, to your employer within 60 days of the claim. If such claim is wholly or partially denied, your employer shall notify you as to the specific reason for denial.