

OPHTHALMOLOGY BENEFIT
A Supplemental Summary Plan Description

ELIGIBILITY

All persons with ILWU-PMA Welfare Plan eligibility who are enrolled in the Coastwise Indemnity Plan, with vision care coverage through Vision Service Plan (VSP), are eligible for the Ophthalmology Benefit.

OPHTHALMOLOGY BENEFIT

Under the Ophthalmology Benefit, when you are entitled to a routine eye examination through VSP, you may elect to obtain the examination from a non-Member ophthalmologist instead of a VSP Member Doctor. In such case, the Welfare Plan will supplement the benefit paid to you by VSP, up to Maximum Allowable Charge (MAC) for the examination. The Welfare Plan supplement is subject to the \$5 deductible you normally pay to a VSP Member ophthalmologist.

Routine eye examinations are covered not more often than once in a 12-month period, irrespective of whether you see a non-Member ophthalmologist or a Member Doctor.

The Ophthalmology Benefit does not cover visits to an ophthalmologist for treatment of eye disease; such treatment is covered under your health plan hospital-medical-surgical benefits.

CLAIMS PROCEDURE

Claims for the Ophthalmology Benefit must be filed first with VSP, then with the ILWU-PMA Coastwise Claims Office. Here is the step-by-step procedure:

1. Before making an appointment, telephone VSP at 1-(800) 877-7195 to confirm that you are currently eligible for an eye examination. Routine eye examinations are covered not more often than once in a 12-month period.
2. Make an appointment for a routine eye examination, if you choose, with an ophthalmologist who is not a VSP Member Doctor.
3. Pay your own bill for the examination. It would be helpful to request two copies of the itemized bill, since you will be filing a claim both with VSP and with the ILWU-PMA Coastwise Claims Office.
4. File a claim with VSP - send a copy of your itemized bill along with your VSP benefit form. VSP will partially reimburse you according to a schedule, and will send you an explanation of their payment.

(over)

5. After you receive payment from VSP, file a claim with the ILWU-PMA Coastwise Claims Office. Use an Ophthalmology Benefit Claim Form (available at your Local, the Benefit Plans Office or online at www.benefitplans.org) and attach a copy of your itemized bill and a copy of the VSP explanation of payment (Washington eligibles) or a copy of the VSP check. Mail to the address indicated on the form.
6. Payment of Ophthalmology Benefit claims are issued by the ILWU-PMA Coastwise Claims Office. The amount of payment is generally the difference between the VSP reimbursement and the Maximum Allowable Charge (MAC) for the examination and the \$5 deductible which you would normally pay a VSP Member Doctor.

CLAIMS REVIEW

A request for a review of a denied Ophthalmology Benefit claim should be submitted to the Benefit Plans office. The Claims Review Procedure is described completely in your Welfare Plan Summary Plan Description.

The Information in this booklet is subject to and does not change the provisions of the ILWU-PMA Welfare Plan Agreement or the provisions of the Welfare Plan Summary Plan Description.