



FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

YMCA EMPLOYEE BENEFITS

A nonprofit benefit Plan exclusively serving YMCAs since 1970.

HELPING YOU SEE IT CLEARLY VISION BENEFITS GLOSSARY

Understanding the terminology that comes with your benefits can be tricky. Use this glossary to make everything that comes with your vision benefits from EyeMed perfectly clear.

Anti-Reflective Coating

A common lens coating that allows more light to pass through the lens, cutting down on glare and distracting reflections. This coating is good for night driving and is also cosmetically appealing because it allows others to see your eyes rather than the light reflection off the lenses.

Benefits

Specific dollar amounts reimbursed or specific discounts for each covered product or service

Bifocals

Lenses prescribed for those who need correction for both far away and up close

Claim

A request for payment of benefits

Conventional Contacts

Contact lenses designed for long-term use (up to one year); can be either daily or extended wear

Copay

A specified dollar amount a member must pay out-of-pocket at the time of service

Dependent

A member's spouse and/or child who meets the dependent criteria outlined by your employer

Disposable Contacts

Contact lenses designed to be thrown away daily, weekly, bi-weekly, monthly or quarterly.

Eligible

Qualified to receive benefits during a specified date range

High Index

A lighter, thinner lens material offered to those with very high prescriptions.

Lens Add-on/Option

Any option that does not come with the basic lens. This includes, but is not limited to, polycarbonate, scratch-resistant coating, tint and UV coating. May also be referred to as an option or upgrade. Add-ons listed on a plan are considered standard. Most add-ons also have premium options available.

Lenticular Lens

An infrequently-used technology needed in situations that require a high plus power that cannot be achieved with a traditional lens. This technology involves bonding one lens to the center of another to reach the correct power.



Medically Necessary Contact Lenses*

Contact lenses are defined as medically necessary if the individual is diagnosed with one of the following specific conditions:

- Anisometropia of 3D in meridian powers
- High Ametropia exceeding -10D or +10D in meridian powers
- Keratoconus when the member's vision is not correctable to 20/25 in either or both eyes using standard spectacle lenses.
- Vision improvement other than Keratoconus for members whose vision can be corrected two lines of improvement on the visual acuity chart when compared to the best corrected standard spectacle lenses

All requests for medically necessary contact lenses must be submitted by network provider for review and approval by our Medical Director before a claim will be processed for the service.

Network (In-Network)

Opticians, credentialed optometrists, and ophthalmologists who can provide services and/or glasses and contacts covered under the plan

Out-of-Network (OON) Provider

A professional provider who is not in the network of approved/credentialed providers

Patient Allowance

A fixed amount of dollars that may be applied toward the payment for a professional service and/or material as specified by the benefit

Photo-chromic Lenses

Lenses that change color based on different levels of light. When the lenses are exposed to sunlight they darken; when exposed to lower light (indoors), they lighten.

Plastic (Basic Lens Material)

The most widely used lens material because it is lighter in weight than glass.

Polarization

A common lens add-on that cuts down on glare from the sun. Ideal for driving or outdoor activities, especially water and snow sports.

Polycarbonate

A commonly used lighter, thinner lens material that helps create a more impact-resistant lens.

Progressive Lenses

Multi-focal lenses with no lines. Available in both standard and premium brands.

Provider

An optician, optometrist or ophthalmologist who is able to provide services or materials to someone with EyeMed benefits

Scratch-Resistant Coating

A common lens coating that helps reduce scratches on the lenses.

Single Visions

Lenses prescribed for those who only need correction for one field of vision: either far away or up-close.

Tint

A common lens add-on that reduces the light that enters the eyes; can be doctor recommended or for fashion purposes.

Trifocals

Lenses prescribed for those who need correction for three fields of vision: far away, up-close and intermediate.

UV Coating

A common eyeglass lens coating that protects eyes from harmful ultraviolet light.