

2020 Plan Year Dental and Vision



Open Enrollment

Oct. 1 – 31, 2019

During Open Enrollment, active employees may elect coverage and/or change coverage levels to be effective Jan. 1.

If you are a retired, terminated vested, long-term disability or survivor subscriber, you cannot add dependents, nor enroll in dental and/or vision coverage during Open Enrollment if you are not already enrolled in these plans.

If you do not change coverage during Open Enrollment and you are currently enrolled in a dental or vision plan, your coverage will continue at the same level.

Proof of Eligibility

MCHCP requires proof of eligibility for all dependents added to your coverage, such as a birth certificate for a child or marriage license for a spouse. If you enroll dependents during Open Enrollment, proof of eligibility must be received by Nov. 20, or your eligible dependents will not be added for coverage effective Jan. 1.

Who to Contact

MetLife or National Vision Administrators (NVA) for:

- Locating a provider
- Claim questions
- ID cards

MCHCP for:

- General benefit questions
- Eligibility questions
- Enrollment questions
- Address changes or forms
- MCHCPid requests

Helpful Tips

Provider Directories

Participating providers may change during the year. Contact the plan or the provider to verify participation. Visit MetLife or NVA's website for a list of network providers.

Benefit Information

This guide provides a summary of your benefits. More detailed information is available at www.mchcp.org.

Dental Plan

MetLife
www.metlife.com/mchcp
1-800-942-0854

Claims Address:
MetLife Dental Claims
PO Box 14588
Lexington, KY 40512

Second-Level Appeals Address:
MetLife Group Claims Review
PO Box 14589
Lexington, KY 40512

Vision Plan

National Vision Administrators, L.L.C. (NVA)
www.e-nva.com
877-300-6641

Claims Address:
Attn: Claims
PO Box 2187
Clifton, NJ 07015

Appeals Address:
Attn: Complaints, Grievances and Appeals
PO Box 2187
Clifton, NJ 07015

832 Weathered Rock Court
Jefferson City, MO 65101

800-487-0771
573-751-0771

www.mchcp.org
myMCHCP



DENTAL PLAN

MetLife

Overview

MetLife offers comprehensive dental benefits through a nationwide network of participating providers. These benefits include:

- Diagnostic and preventive care services
- Basic and restorative services
- Major services

How the Dental Plan Works

1. The member may visit a network or non-network provider:

- A. MetLife offers members cost-control and claim-filing benefits.
- B. If utilizing a non-network provider, the provider may submit the claim directly to MetLife or request the member to submit a claim form to MetLife. The member may be responsible for any difference in the cost between the dentist's fee and your plan's benefit payment. Meaning a non-network provider may balance bill you the difference.

2. The cost of the visit will also depend on the type of service the member received:

- A. Diagnostic and preventive services are covered at 100%. Non-network diagnostic and preventive is covered at 100% of the network negotiated fee. Non-network providers may balance bill you the difference.
- B. Members receiving basic and restorative or major services must meet a \$50 deductible. Once the deductible is met, members will pay coinsurance (see chart below for more information).

3. Coverage is limited to \$2,000 per person per calendar year.

Dental Services (Coverage is limited to \$2,000 per person per calendar year benefit period. Some services do not apply to the limit.)

Coverage	Service	You Pay	Note
Diagnostic and Preventive	Examinations Prophylaxes (teeth cleaning) Fluoride Bitewing X-rays Sealants	No deductible 0% coinsurance	Dental exams, X-rays, cleanings and fluoride treatment do not apply to the individual coverage limit
Basic and Restorative	Emergency Palliative Treatment Space Maintainers All Other X-rays Minor Restorative Services (fillings) Simple Extractions	\$50/person deductible 20% coinsurance	X-rays do not apply to the individual coverage limit
Major Services	Prosthetic Device Repair All Other Oral Surgery Periodontics Endodontics Prosthetic devices (bridges, dentures) Major Restorative Services (crowns, inlays, onlays) Implants/Bone Grafts	\$50/person deductible 50% coinsurance	12-month waiting period for major services. The waiting period is waived with proof of 12 months of continuous dental coverage for major services immediately prior to the effective date of coverage in MCHCP's Dental Plan

Non-network providers may balance bill you the difference between Metlife's payments and the billed charge.

Dental Premiums

	Subscriber Only	Subscriber and Spouse	Subscriber and Child(ren)	Subscriber and Family	COBRA Child(ren)
Active Employee	\$23.56	\$46.92	\$48.68	\$81.62	Not Available
Retirees Under 65	\$23.56	\$46.92	\$48.68	\$81.62	Not Available
COBRA Subscriber	\$24.03	\$47.85	\$49.65	\$83.25	\$25.62
Retirees Over 65	\$23.56	\$46.92	\$48.68	\$81.62	Not Available

VISION PLAN

National Vision Administrators (NVA), L.L.C.

If using a network provider, the member will pay a vision exam copayment plus the applicable cost for materials purchased. If using a non-network provider, the member will be responsible for paying the provider in full, as well as submitting a claim form to NVA. NVA will then reimburse the member up to specific amount. This amount is based on the member's vision plan (Basic or Premium) as well as the service and/or materials purchased. Visit the MCHCP website for more information.

EyeEssential Discount Plan

When members exhaust their annual benefits, NVA offers the EyeEssential

Discount Plan—a low cost, member-friendly vision plan, which includes significant discounts on materials through participating NVA network providers. In Missouri, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers. For example, the plan covers one pair of frames every two calendar years for adults, but you can get discounts on additional frames purchased throughout the 24-month period.

LASIK Discounts

Applies to Basic & Premium Plans
NVA members will pay a maximum amount for corrective laser surgery:

- Traditional PRK – \$1,500 per eye
 - Traditional LASIK – \$1,800 per eye
 - Custom LASIK – \$2,300 per eye
- Members may receive additional benefits at LasikPlus locations nationwide:
- Special pricing on select technologies
 - Free initial consultation and comprehensive LASIK vision exam
 - Advanced laser technologies including Wavefront and IntraLase (All-Laser LASIK)
 - * Financing options available

Vision Services – Basic Plan

Benefit	Service	Network	Non-network
Exams Once every calendar year	Vision Exam Two annual exams covered for children up to age 18	\$10 copayment	Reimbursed up to \$45
Lenses Once every calendar year One \$25 copayment for lenses	Single-vision lenses (per pair)	\$25 copayment	Reimbursed up to \$30
	Bifocal lenses (per pair)	\$25 copayment	Reimbursed up to \$50
	Trifocal lenses (per pair)	\$25 copayment	Reimbursed up to \$65
	Lenticular lenses (per pair)	\$25 copayment	Reimbursed up to \$100
	Polycarbonate lenses (per pair) Applies to children up to age 18	100% coverage	Not covered
Frames	Once every 2 calendar years Once every calendar year for children up to age 18	Up to \$125 retail allowance and 20% discount off remaining balance	Reimbursed up to \$70
Contact lenses Once every calendar year in place of eye glass lenses	Elective If member prefers contacts to glasses	Up to \$125 retail allowance and 15% discount off conventional or 10% discount off disposable remaining balance	Contact lenses reimbursed up to \$105
	Necessary If medically necessary with prior approval from NVA	Additional costs covered at 100%	Contact lenses reimbursed up to \$210
	Fitting and Evaluation	\$20 copayment for daily contact lenses \$30 copayment for extended contact lenses \$50 copayment for specialty contact lenses	Reimbursed up to \$20 for daily contact lenses or \$30 for extended or specialty contact lenses
Other	Optional Items (cosmetic extras)	Discount applied to all lens options	Not covered

At Walmart or Sam's Club locations, frame price point is \$55. Discount off remaining balance does not apply.

At Walmart or Sam's Club locations, contact lens price point is \$92. Discount off remaining balance does not apply.

Vision Services – Premium Plan

Benefit	Service	Network	Non-network
Exams Once every calendar year	Vision Exam Two annual exams covered for children up to age 18	\$10 copayment	Reimbursed up to \$45
Lenses Once every calendar year One \$25 copayment for lenses	Single-vision lenses (per pair)	\$25 copayment	Reimbursed up to \$30
	Bifocal lenses (per pair)	\$25 copayment	Reimbursed up to \$50
	Trifocal lenses (per pair)	\$25 copayment	Reimbursed up to \$65
	Lenticular lenses (per pair)	\$25 copayment	Reimbursed up to \$100
	Polycarbonate lenses (per pair) Applies to children up to age 18	100% coverage	Not covered
Standard anti-reflective coating		\$30 copayment	Not covered
Standard progressive multifocal Discount applied to all lens options		\$50 copayment	Not covered
Frames	Once every 2 calendar years Once every calendar year for children up to age 18	Up to \$175 retail allowance and 20% discount off remaining balance	Reimbursed up to \$70
Contact lenses Once every calendar year in place of eye glass lenses	Elective If member prefers contacts to glasses	Up to \$175 retail allowance and 15% discount off conventional or 10% discount off disposable remaining balance	Contact lenses reimbursed up to \$105
	Necessary If medically necessary with prior approval from NVA	Additional costs covered at 100%	Contact lenses reimbursed up to \$210
	Fitting and Evaluation	\$20 copayment for daily contact lenses \$30 copayment for extended contact lenses \$50 copayment for specialty contact lenses	Reimbursed up to \$20 for daily contact lenses or \$30 for extended or specialty contact lenses
Other	Optional Items (cosmetic extras)	Discount applied to all lens options	Not covered

At Walmart or Sam's Club locations, frame price point is \$77. Discount off remaining balance does not apply.
At Walmart or Sam's Club locations, contact lens price point is \$129. Discount off remaining balance does not apply.

Vision Premiums

Plan Type	Subscriber Only		Subscriber and Spouse		Subscriber and Child(ren)		Subscriber and Family		COBRA Child(ren)	
	Basic	Premium	Basic	Premium	Basic	Premium	Basic	Premium	Basic	Premium
Active Employee	\$3.54	\$4.48	\$7.10	\$8.94	\$10.22	\$12.90	\$14.60	\$18.40	Not Available	
Retirees Under 65	\$3.70	\$4.67	\$7.41	\$9.33	\$10.68	\$13.47	\$15.24	\$19.22	Not Available	
COBRA Subscriber	\$3.61	\$4.56	\$7.23	\$9.11	\$10.42	\$13.16	\$14.88	\$18.77	\$6.81	\$8.60
Retirees Over 65	\$3.70	\$4.67	\$7.41	\$9.33	\$10.68	\$13.47	\$15.24	\$19.22	Not Available	

Discrimination is Against the Law

MCHCP complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. MCHCP does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

MCHCP:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact **Bev Barr**.

If you believe that MCHCP has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Bev Barr

Compliance Specialist
832 Weathered Rock Court
PO Box 104355
Jefferson City, MO 65110
Phone: 800-487-0771
Fax: 866-346-8785
Compliance@mchcp.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Bev Barr (Compliance Specialist) is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue
SW Room 509F, HHH Building Washington, D.C. 20201
1-800-368-1019
800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.
Llame al 1-800-487-0771 (TTY: 1-800-735-2966).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。
請致電 1-800-487-0771 (TTY: 1-800-735-2966)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn.
Gọi số 1-800-487-0771 (TTY: 1-800-735-2966).

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno.
Nazovite 1-800-487-0771 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 1-800-735-2966).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.
Rufnummer: 1-800-487-0771 (TTY: 1-800-735-2966).

ملحوظة: إذا كنت تتحدث انكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-487-0771 (رقم هاتف الصم والبكم: 1-800-735-2966).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.
1-800-487-0771 (TTY: 1-800-735-2966) 번으로 전화해 주십시오.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода.
Звоните 1-800-487-0771 (телетайп: 1-800-735-2966).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement.
Appelez le 1-800-487-0771 (ATS : 1-800-735-2966).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-487-0771 (TTY: 1-800-735-2966).

Wann du Deitsch schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch.
Ruf selli Nummer uff: Call 1-800-487-0771 (TTY: 1-800-735-2966).

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 1-800-735-2966) 1-800-487-0771 تماس بگیرید.

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama.
Bilbilaa 1-800-487-0771 (TTY: 1-800-735-2966).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-487-0771 (TTY: 1-800-735-2966).

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1-800-487-0771 (ጥስጥስ ለተሳናቸው: 1-800-735-2966)።