

City of Worcester, MA Frequently Asked Questions

Q: How do I know what is covered under my plan?

A: You may log on to the "My Benefits" section of the Web site to obtain the specifics of your plan. UnitedHealthcare Vision (formerly SPECTERA) also provides each plan participant with a brochure communicating all in- and out-of-network benefits. www.myuhcvision.com

Q: How do I obtain a list of vision care providers in your network?

A: Participants may utilize UHV's Internet Provider Locator 24-hours a day, 7 days a week to locate a convenient participating provider. Through the Web site, choose the provider locator option and you will be supplied with a list of convenient providers to select from, including the distance in miles to that provider. Once a participating provider is chosen, call the provider directly to schedule your appointment. Participants may also call our 24-hour, toll-free number at 1-800-839-3242. Following the voice prompts, simply enter your Unique Identification Number and your work or home ZIP code. The system will respond with a list of the names, addresses, and telephone numbers of conveniently located providers.

Q: How do I nominate a vision care provider?

A: UnitedHealthcare Vision participants may nominate a provider by completing the Provider Nomination form and submitting it to UHV. All nominated providers are subject to credentialing through UHV's Quality Assurance Department.

Q: Can I go to a vision care provider outside of the UnitedHealthcare Vision network?

A: UHV offers both in- and out-of-network benefits. Please consult your benefits brochure or the "My Benefits" section of the Web site to determine the out-of-network reimbursement benefit. You simply pay the out-of-network provider in full for all services and materials received. You may then submit an itemized copy of the receipts along with a note requesting reimbursement to UnitedHealthcare Vision. **You should submit all receipts for all services at the same time to UnitedHealthcare Vision's Claim Department. (exams and materials)**

Q: How do I verify my eligible benefits and plan coverage?

A: You may verify your eligible benefits and plan coverage either online or by contacting UnitedHealthcare Vision's Customer Service Department at **1-800-638-3120**. The hours of operation for the customer service department are Monday through Friday, from 8:30 a.m. to 11:00 p.m. ET and Saturday, from 9:00 a.m. to 5:30 p.m. ET.

Q: How do I identify myself as a UnitedHealthcare Vision participant?

A: When contacting the provider to make your appointment, simply give the provider the participant's name, Unique Identification Number, group name, patient's name and date of birth. Identify yourself as having **UnitedHealthcare Vision** coverage. The provider will verify eligibility and receive authorization prior to your appointment. **You will can also provide your UnitedHealthcare VISION ID Card to the provider.**

Q: What is a copayment?

A: A copayment is your assigned out of pocket cost for a routine eye exam. It is important to note that copays are only applicable to in-network eye exams. The participant is not responsible for any copayment for out-of-network services. Please consult your benefits brochure or the "My Benefits" section of the website for the copayments that are applicable to your program.

Q: Is laser vision correction a covered benefit?

A: UnitedHealthcare Vision offers access to discounted laser eye surgery procedures with your vision care program. UnitedHealthcare Vision participants and their families receive substantial discounts from the most highly reputable providers throughout the United States.

UnitedHealthcare VisionSM

Q: How do I submit a claim?

A: Under UnitedHealthcare Vision's program, participants are not required to complete paperwork or obtain vouchers to pre-authorize services and materials; instead, participating providers are responsible for obtaining the pre-authorization to perform services, provide materials and submit claims. Participants are only responsible for submitting paperwork for out-of-network services. To access out-of-network benefits, simply pay the out-of-network provider in full for all services and materials received. You may then submit an itemized copy of the receipts along with a note requesting reimbursement to UnitedHealthcare Vision. You should submit all receipts for all services at the same time to:

UnitedHealthcare Vision Claims Department,
P.O. Box 30978
Salt Lake City, UT 84130
Fax: 248-733-6060

The following information should be included with the itemized receipt submission:

- Covered member's name and address
- Patient's name and date of birth
- Covered member's Unique Identification Number

Q: Can I get contact lenses instead of glasses?

A: You are entitled to eyeglasses **or** contact lenses in a given year. Please log on to the "My Benefits" section of the Web site to obtain the specifics of your plan. You may also consult your benefits brochure for contact lens information for your specific program.

Q: What out-of-pocket expenses will I incur?

A: When visiting an in-network provider, you are only responsible for any applicable copays and Non-Selection patient options - such as tints and coatings. Should you choose a frame outside of the UnitedHealthcare Vision Selection, you receive a generous allowance and are only responsible for the difference between the allowance and the cost. Please refer to "My Benefits" for details of your specific program.

When visiting an out-of-network provider, you simply pay the out-of-network provider in full for all services and materials received. You may then submit an itemized copy of the receipts along with a note requesting reimbursement to UnitedHealthcare Vision. You should submit all receipts for all services at the same time to UnitedHealthcare Vision's Claim Department.

Q: What do I do if I have other questions?

A: UnitedHealthcare Vision's customer service representatives are available to answer any questions participants may have regarding their benefits. You may reach UnitedHealthcare Vision's Customer Service department at **1-800-638-3120**. All representatives are trained in the specifics of each plan. [Bilingual customer service representatives are available for non-English speaking employees.](#) The hours of operation for the customer service department are Monday through Friday, from 8:30 a.m. to 11:00 p.m. ET and Saturday, from 9:00 a.m. to 5:30 p.m. ET.