

VISION PREFERRED PROVIDER NETWORK ACCESS PLAN COLORADO EyeMed

1. INTRODUCTION

Nippon Life Insurance Company of America® (Nippon Life Benefits®) uses a leased managed vision provider network arrangement with EyeMed Vision Care, LLC. (EyeMed) under your employer's group vision care expense insurance with Nippon Life Benefits. The EyeMed network has participating vision care providers in nearly every community across the state of Colorado. These in-network vision care providers offer covered vision care services to you at a discount under our arrangement. A listing of participating EyeMed providers is available through an on-line provider directory on the Nippon Life Benefits website at www.nipponlifebenefits.com or you may contact us at one of the following toll free numbers:

- English and Non-English Toll-Free Telephone Number: 1-800-374-1835 during normal business hours.
- Japanese Toll-Free Telephone Number: 1-800-971-0638 during normal business hours.
- Korean Toll-Free Telephone Number: 1-877-827-8713 during normal business hours.

The EyeMed network is operated and maintained by EyeMed. This access plan describes the oversight Nippon Life Benefits undertakes to ensure that you have sufficient access to quality vision care through the EyeMed network in Colorado.

2. NETWORK ADEQUACY AND CORRECTIVE ACTION PROCESSES

Prior to leasing the EyeMed network, Nippon Life Benefits conducted due diligence to ensure that the network has established credentialing and quality improvement standards consistent with the standards set by Nippon Life Benefits. During the term of the agreement, Nippon Life Benefits will periodically monitor EyeMed to ensure that the standards agreed upon are being met.

EyeMed is responsible for the credentialing standards of all their providers leased to Nippon Life Benefits and is expected to comply with all state requirements. Nippon Life Benefits retains oversight responsibility to ensure that the credentialing and quality assurance standards are consistent with those required by the state and those established by Nippon Life Benefits.

All providers must complete credentialing before joining the EyeMed network. Re-credentialing is performed every three years. Between credentialing cycles, EyeMed monitors the following as part of the ongoing quality review:

- state board sanctions
- loss of license
- office of personnel management/office of inspector general reports
- state and federal program exclusion lists
- Medicare opt out

To the extent possible, EyeMed maintains sufficient numbers and types of providers to assure that services are accessible without unreasonable delay and arrangements to ensure a reasonable proximity of participating providers to the residence or workplace of covered persons.

We annually assess network adequacy through enrollment and Geographic Access reports to ensure Colorado’s geographic access standards are met and to determine areas that may need additional providers. If we determine the EyeMed network is insufficient, we will ask EyeMed to undertake a provider recruitment plan to add more providers. The following criteria are assessed:

- Ratio of providers to insureds – there are enough providers for the number of insureds in the plan
- Geographic distribution – participating providers are reasonably close to insureds

The EyeMed network meets Colorado’s geographic standards for vision plans as follows:

Geographic Type					
Provider Type – the plan provides access to at least one vision provider for at least 90% of the enrollees	Large Metro	Metro	Micro	Rural	CEAC*
	Maximum Road Travel Distance (Miles)	Maximum Road Travel Distance (Miles)	Maximum Road Travel Distance (Miles)	Maximum Road Travel Distance (Miles)	Maximum Road Travel Distance (Miles)
Ophthalmology	10	20	35	60	85
Optometry	10	20	35	60	85
Other Vision Providers	10	20	35	60	85

(* “CEAC”, Counties with Extreme Access Considerations, counties with a population density of less than ten (10) people per square mile)

- Appointment availability – service and wait times are reasonable

As of June 2019, Nippon Life Benefits' EyeMed Colorado network includes 2,219 vision care providers (optometrists and ophthalmologists) available to schedule an eye exam for you.

Nippon Life Benefits does not utilize a tiered provider network. Nippon Life Benefits does not provide for tele-vision services in order to meet vision care needs or network adequacy standards.

If an insured person has to obtain a covered treatment or service from an out-of-network provider due to network inadequacy, the insured person may complete and submit an out-of-network claim form to Nippon Life Benefits in order to request benefits be paid at the in-network level.

3. NETWORK ACCESS PLAN PROCEDURES FOR REFERRALS

Nippon Life Benefits allows you the freedom of choice in selecting a vision care provider. You may change your vision provider without informing us. You are not required to choose or designate a primary care provider. Nippon Life Benefits does not require you to contact our office for a referral in order to select or change vision providers.

Insureds and network providers have access to directories listing EyeMed network providers. Although insureds can seek care in- or out-of-network without referrals, savings are maximized by visiting in-network providers.

4. NETWORK ACCESS PLAN DISCLOSURES AND NOTICES

Insureds are informed about their plan and its features through enrollment materials, their booklet-certificate, the public website including a secure private member portal, and ID cards.

You may search our website for a network provider in your area at any time or you may contact us at one of the following toll free numbers:

- English and Non-English Toll-Free Telephone Number: 1-800-374-1835 during normal business hours.
- Japanese Toll-Free Telephone Number: 1-800-971-0638 during normal business hours.
- Korean Toll-Free Telephone Number: 1-877-827-8713 during normal business hours.

Grievance notice information is included in your booklet-certificate, and is also included on our website along with your appeal rights. You may also contact us at one of our toll free numbers to obtain information about your appeal rights.

For insureds with special communication needs, language assistance interpretation services are provided upon the insured's request or offered when a language barrier is apparent. Nippon Life Benefits uses internal Spanish, Japanese and Korean speaking employees and an external Language Line service to assure individual access to oral interpretation services for insureds. Nippon Life Benefits contracts with Language Line Services for over-the-phone language interpretation in over 150 languages. Such interpretation is a 3-way conversation between our employee, the client and a professional language interpreter. Language Line Services has internal guidelines to ensure quality of their interpreters.

We are committed to providing accessible services to our customers and the public, regardless of disability status. We strive to provide an accessible digital experience and are building our website with accessibility in mind based on principles from the Web Content Accessibility Guidelines 2.0 Levels A and AA.

Persons with a hearing or speech disability can dial 711 and follow the prompts for Telecommunications Relay Services, 24 hours a day, 365 days a year. If you are an individual with a disability who requires additional assistance to access services you can also call us at 1-800-374-1835. Please provide the Customer Service Representative with information about the nature of the request, as well as your contact information, such as an email, address, or telephone number where you can be reached.

For insureds who may have special needs relating to sight, Nippon Life Benefits will provide documents in braille or larger font upon request. We will work with outside vendors to produce requested documents in braille or larger fonts as requests are received.

Our website may contain links to web pages hosted by external third parties. Nippon Life Insurance Company of America does not guarantee that any third-party websites are accessible and is not responsible for the content or accuracy of such websites, including but not limited to any accessibility barriers on such websites.

5. PLANS FOR COORDINATION AND CONTINUITY OF CARE

Routine vision does not need continuity of care provisions to finish a course of treatment like you might need from a medical provider. However, on a weekly basis we coordinate with EyeMed to identify terminated providers and in turn we send notifications to impacted employers with employee notices to send to affected insureds notifying them their provider left the network.

The EyeMed network provider agreements have a “hold harmless” provision. It prevents

network providers from balance billing you if EyeMed is insolvent or cannot continue operations.