



## Tier One Insurance Company

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# Vision Network Access Plan

TIER ONE INSURANCE COMPANY (“Tier One”)

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## Introduction

This is Tier One's vision network access plan ("Access Plan"). Tier's One's vision network ("Network") provides access to providers contracted with EyeMed Vision Care, LLC. ("EyeMed"). This Access Plan contains information regarding the accessibility and availability of providers participating in the Network ("Network Providers" or "Providers"), as well as information on the quality and type of services available to Tier One vision customers.

Tier One has contracted with Argus Dental & Vision, Inc. ("Argus"), a sister company, to provide oversight of the Network. This Access Plan is available for review online.] For more information, please contact Argus's Vice President of Network Development and Credentialing at 877-864-0625, or write to: Argus Dental & Vision, Inc., Attn: VP of Network Development, 4919 W. Laurel Street, Tampa, FL 33607.

## Provider Credentialing

EyeMed is responsible for credentialing Network Providers and is expected to comply with all applicable regulations. Tier One retains responsibility to ensure the credentialing and quality assurance standards are consistent with those required by any applicable regulation and those standards established by Tier One. Tier One and Argus will periodically monitor the Network to ensure EyeMed and its participating providers are meeting all standards. Argus, acting on behalf of Tier One, audits the credentialing of Network Providers on an annual basis.

## Provider Access

Tier One customers have the freedom of choice in selecting a Network Provider. Customers are not required to designate or choose a primary Provider. Tier One also does not require a referral in order to select or change a Provider.

## Comprehensive Listing of Participating Providers

Tier One ensures customers and the general public can access an up-to-date list of Network Providers in a variety of ways.

1. Online Provider Directory

Any individual can view the Network's Provider Directory online. To locate a Provider, an individual will select "Insight Network" from the Network drop down list located at <https://eyedoclocatorshuat.eyemedvisioncare.com/aflacdirect/en>. The individual will select Use My Location or enter his/her Zip Code and then click Search. The individual can narrow the search results by the use of filters and can print his/her search results.

The Provider Directory is updated daily.

2. Customer Service

An individual may contact Customer Service at [(866) 945-1353] to find a Provider or to obtain a paper copy of the Provider Directory.

## Network Adequacy and Corrective Action Process

### Network Development and Adequacy

EyeMed is responsible for Network development. EyeMed considers the number of Network Providers in a geographic area and works to maintain a sufficient number of Providers as required by applicable standards. EyeMed chooses Providers based on their access and availability, credentials, cost efficiency and other factors.

Tier One retains responsibility to ensure the Network is consistent with applicable adequacy standards. Argus, acting on behalf of Tier One, periodically audits the Network to ensure that customers have access to a sufficient number of optometrists and ophthalmologists providing routine vision care in their area. Tier One will require EyeMed to make reasonable efforts to contract with Providers in rural areas in any state and in areas with recognized maldistribution of optometrists and ophthalmologists.

EyeMed's vision network includes thousands of independent providers, popular retailers and online options so customers can see who they want to see, where and when they want to see them. EyeMed builds their networks based on how many providers there are in a specific area and the provider's ability to meet network participation standards. They reimburse providers a contractual fee for each service they provide to ensure that they have enough providers available to meet routine vision care needs.

If a customer wishes to nominate a provider to join the Network, the customer can complete a Provider Nomination Form, located at [[https://www.eyemedvisioncare.com/theme/pdf/microsite-template/EyeMed\\_Provider\\_Nomination\\_Form.pdf](https://www.eyemedvisioncare.com/theme/pdf/microsite-template/EyeMed_Provider_Nomination_Form.pdf)]. EyeMed's provider relations team will review the nomination and evaluate the provider against network management rules. If the nomination is approved, the provider relations team reaches out to the provider to discuss joining the Network.

EyeMed requires that Providers offer non-urgent appointments within two weeks of request and that urgent care services be performed the same day as the request.

The Tier One vision plan does not provide for specialty care. Customers should refer to their Policy Schedule to determine routine vision services covered.

### Network Adequacy Issue and Corrective Action Process

If a network adequacy issue exists, Tier One will allow a customer to receive covered services at the office of a non-participating provider at the same plan allowance as if they utilized a Network Provider.

Argus, acting on behalf of Tier One, will establish network expansion targets when necessary to ensure adequate appointment availability. When possible, EyeMed may exercise contract termination provisions in extreme situations such as appointment discrimination or prolonged failure to comply with corrective action efforts.

## Ongoing Network Monitoring

Argus has established procedures to ensure the routine vision care needs of Tier One customers are consistently and sufficiently met and will monitor the accessibility and availability of the Network Providers on a regular basis.

Using Geo-Access reporting through Quest Analytics, EyeMed measures and tracks Network adequacy against federal and state regulations or Tier One's standards, whichever is more stringent, on a quarterly basis. EyeMed will recruit Network Providers in areas where Geo-Access reports identify Network gaps.

## Continuity of Care

### Plan for Insolvency or Other Inability to Continue Operations

In the unlikely event Tier One should become insolvent or otherwise be unable to continue operations, it would ensure customers receive uninterrupted routine vision benefit coverage as required by contract and applicable regulation. Tier One would ensure customers receive advanced written notice of any anticipated change to Tier One's business operations.

## Communication with Customers

Consumers may learn about Tier One vision plan benefits by visiting [[www.myaccount.aflac.com](http://www.myaccount.aflac.com)]. Customers may review their Tier One vision plan benefits by viewing their policy, visiting the customer service portal or contacting Customer Service at [(866) 945-1353].

### Customer Satisfaction and Appeals Process

If a customer would like to file a complaint, grievance or appeal the processes to do so can be found in their policy and at [<https://eyemed.com/en-us/member-bill-of-rights>]. Customers may also contact Customer Service at [(866) 945-1353] to obtain information about their rights.

## Quality Assurance Standards

EyeMed has established an extensive Quality Assurance Program to allow EyeMed to identify, evaluate and remedy potential problems relating to access and quality of care.

## Needs of a Diverse Population

Argus and Tier One provide services to a highly diverse population. Our goal is to address the needs of our customers, including but not limited to those with limited English proficiency or illiteracy, diverse cultural or ethnic backgrounds, physical or mental disabilities, and serious,

chronic or complex medical conditions.

EyeMed's participating network providers are required to provide services in a culturally competent manner to all customers, including those with limited English proficiency or reading skills, diverse cultural and ethnic backgrounds, physical and mental disabilities and health conditions. Annual cultural competency training is required to help providers and staff members understand how to deliver care across cultures and patients with disabilities.

For claims language assistance, call [(866) 945-1353]. For alternate formats, call [888-249-5194]. Access TTY services by dialing 711.

For general policy assistance, call [866-990-2668].