



SPECTERA ADMINISTRATIVE GUIDE

Prepared for:

State of Wisconsin Agencies

1. Plan Coverage

Your Vision Care Benefits

Your plan provides the following vision care benefits to your employees and their eligible dependents (please refer to the trifold brochure for more detail):

SERVICES:	FREQUENCY OF SERVICES:
Examination	Once every 12 months
Lenses	Once every 12 months
Frames	Once every 24 months
COPAY(S):	\$10 copay - examination
	\$25 copay - materials (lenses and/or frame)

BENEFITS AT A SPECTERA PARTICIPATING PROVIDER

SERVICE	COVERAGE	DESCRIPTION
EXAM	100% (\$10 copay is required)	The participating provider, a state-licensed private practice provider, will perform a standard eye examination: Case History of Patient; Examination for Eye Pathology and Abnormalities; Visual Analysis (Refraction); Diagnosis and Prescription; Visual Skill Testing.
SPECTACLE LENSES	100% (\$25 copay is required)	When prescribed, a pair of clear single vision or standard lined multi-focal lenses.
FRAMES	100% (\$25 copay is required, if frames and lenses are purchased together copay is only \$25)	<ul style="list-style-type: none"> ■ A generous frame allowance towards the purchase of any frame of the patient's choice covering nearly 60% of all frames available on the marketplace, or; ■ A fashionable frame from a wide selection of high quality selection frames on display.
CONTACT LENSES (in lieu of lenses and frame)	100% (\$25 copay is required)	<ul style="list-style-type: none"> ■ Spectera covers a wide variety of contact lenses from many leading manufacturers. Four boxes (12 pair) of covered disposable contacts are included, when obtained from a network provider, or; ■ A \$105 credit will be applied toward the evaluation, fitting and purchase of non-selection contact lenses once every 12 months.
PATIENT OPTIONS	Generous Discount	Cosmetic lens options and lens upgrades are available at pre-negotiated reduced fees. This additional benefit may save participants 20% to 40% off of retail pricing for cosmetic lens options and lens upgrades. Scratch coating is covered in full. These items include, but are not limited to, progressive lenses, polycarbonate, UV coatings, tints, anti-reflective coatings, no line lenses

and high index lenses.

BENEFITS AT AN OUT-OF-NETWORK PROVIDER

Spectera's Vision Care Plan allows participants to receive services from outside Spectera's provider network. Participants who use such a provider will receive partial reimbursement up to the maximum schedule listed below (Please note: Copays do not apply to the out-of-network reimbursement schedule.)

SERVICE	REIMBURSEMENT SCHEDULE
EXAM	Up to \$40
SINGLE VISION	Up to \$40
BIFOCAL	Up to \$60
TRIFOCAL	Up to \$80
LENTICULAR	Up to \$80
FRAME	Up to \$45
NECESSARY CONTACT LENSES	Up to \$210
ELECTIVE CONTACT LENSES	Up to \$105

For information regarding how to file an out-of-network claim, please refer to Section 2 of this Administrative Guide.

Vision Care Communication Materials

Plan participants can refer to their vision care communication material for a complete description of their vision benefit. To re-order a supply of your vision care communication material, please contact Mike Ehrle at mehrle@spectera.com or Arlene Carrion at acarrion@spectera.com.

2. How the Plan Works

ACCESSING PROVIDER INFORMATION AND SCHEDULING AN APPOINTMENT:

Step 1 - Locate a convenient provider

VIA THE INTERNET

Participants may use Spectera's Internet Provider Locator, 24 hours a day, 7 days a week to locate a convenient participating provider. Participants simply **log-on to www.spectera.com** and select the provider locator option. The participant will be supplied a list of convenient providers to select from, including the distance in miles to that provider. Once a participating provider is chosen, the participant simply calls the provider directly to schedule his/her appointment

VIA TELEPHONE

Eligible participants can locate a participating provider through Spectera's Interactive Voice Response (IVR) System. Participants may use the IVR system 24 hours a day, 7 days a week by calling the **24-hour toll free number - 800-839-3242**. Following the voice prompts, participants enter their work or home zip code. The system responds with a list of the names, addresses, and telephone numbers of up to three providers conveniently located to them.

Step 2 - Schedule an appointment

Once a provider is chosen, the participant calls to schedule their appointment. Provide the primary insured's Social Security number, patient's name and date of birth. The caller should identify himself/herself as having Spectera Coverage (The primary insured's Social Security number is the state employee's, not the patient's).

NON-PARTICIPATING PROVIDER CLAIMS:

Spectera's Vision Care Plan allows participants to receive services from outside Spectera's provider network. Participants who use such a provider will pay for the services in full and Spectera reimburses the member for services rendered up to the maximum schedule outlined in Section 1 of this Administrative Guide. In order to receive payment for services provided outside Spectera's network, the participant must submit the following information:

- The original itemized paid receipt.
- Primary insured's name and social security number.
- Patient's name and date-of-birth.
- Complete home address.

Out-of-network claims should be sent to:

Spectera, Inc.
Attention: Claims Department
PO Box 26618
Baltimore, MD 21207-6618

Please note: Receipts for services and materials purchased on different dates must be submitted together at the same time to receive reimbursement.

A check will be issued to the participant within two weeks of receipt of the claim.

3. Enrollment and Change Procedures

SUBMITTING ENROLLMENT FORMS

All manual eligibility changes (additions, terminations and changes) should be submitted as follows:

1. All new enrollments (additions), changes, and terminations should be submitted by completing Spectera's Vision Plan Enrollment Form. Remember to adjust the payroll system for any changes per instructions from Central Payroll.
2. Send the completed Vision Plan Enrollment Form directly to Spectera's Eligibility Department using one of the following methods:

By Fax: (410) 265-6049 (hardcopy not required when faxing)

By Mail or Express Delivery:

Spectera, Inc.
Attention: Eligibility Department
2811 Lord Baltimore Drive
Baltimore, Maryland 21244

For Urgent Eligibility Changes: eligibility@spectera.com

* Questions regarding eligibility or eligibility changes should be directed to Spectera's Eligibility Department at 1-800-203-2932

4. Premium Payment Procedures

Premium Payment will be handled by Central Payroll for your agency and the Treasury Department. You will need to enter the Spectera form's data in the payroll system, per Central Payroll's instructions.

5. Spectera Contacts

CUSTOMER SERVICE

Spectera Customer Service Representatives are available to answer any questions employees may have regarding their benefits. Spectera's Customer Service Center may be reached at:

1-800-638-3120
Monday through Friday from 7:30 a.m. to 7:00 p.m. CT
Saturday from 8:00 a.m. to 4:00 p.m. CT

GROUP SERVICING

Please contact your Account Executive or Sales Administrator for questions pertaining to your vision care program, **preferably by email.**

Mike Ehrle, Account Executive
Spectera, Inc.
121 W. Wacker Drive, Suite 1207
Chicago, IL 60601

Phone: 312-920-9214 extension 223
Toll Free: 877-442-3290 extension 223
Fax: 312-920-9228
Email: mehrle@spectera.com

Arlene Carrion, Sales Administrator
Spectera, Inc.
121 W. Wacker Drive, Suite 1207
Chicago, IL 60601

Phone: 312-920-9214 extension 221
Toll Free: 877-442-3290 extension 221
Fax: 312-920-9228
Email: acarrion@spectera.com

6. Common Administration Questions

Q: What if our agency overpays for a particular member through Central Payroll?

A: A refund from Spectera is possible only if the payroll check was processed through the DOA for a former employee who was not eligible for the benefit. If this happens, please e-mail Steve Grob at steve.grob@etf.state.wi.us and copy Elaine Gerber at elaine.gerber@doa.state.wi.us verifying that the premium was sent by ACH to Spectera and there is no way to recover the payment from the former employee because they are no longer

on the payroll system. Indicate who the check should be made payable to and where it should be sent, along with the tax ID / EIN information for your agency. Steve will forward these requests to Spectera.

Q: How is COBRA handled when a member terminates?

A: Continued coverage under COBRA will be handled by Spectera's third party vendor BSI. To expedite this process, you can provide the member with the Spectera COBRA form. If they are interested in continuing coverage, they can complete the form and it can be faxed directly to BSI at 317-573-2016. This step is optional for the payroll representative.

Otherwise, Spectera and Central Payroll will audit the reporting files and identify members that are no longer enrolled or are enrolled, but no longer are on the payroll system. The results of the audit will trigger a notification of COBRA rights to the member directly from Spectera. At that point, the member can complete the form and forward it to BSI.

In either case, the member will be responsible for premium from the date of termination of coverage as an active employee. Premium is paid directly to BSI.

Q: How does Spectera handle those members that go on a Leave of Absence?

A: Try to collect the premium through payroll deduction, if possible, in advance of the member going on LOA. If the wrong amount is collected (person is out longer than expected) make up the difference when they come back. (Spectera can not accept Personal checks from employees.) Coverage will be suspended for months when no premium is paid. If the employee does not come back from leave of absence, COBRA will be offered by Spectera.

Q: Can military members continue coverage while overseas?

A: Military members and their family (if applicable) may continue coverage while overseas. However, Spectera does not have an international network

Q: Will I receive an ID card or claim form from Spectera?

A: ID cards or Claim Forms are not necessary. Simply make an appointment with a Network Provider and let them know that you're a member of Spectera.