

2020 Department Wide Training Benefit Questions

Q: Do children 6 years of age and under require co-pays?

A: No children 6 years of age and under do not require co-pays. There is no change in co-pays for either the Base or Optional plans in 2020.

Q: Is there an age limit on covered fluoride treatments?

A: Fluoride treatment is covered for dependents until their 19th birthday.

Q: Vision Exam ends for WEA Trust at what age?

A: This benefit covers one complete examination of your eyes and related structures during each Benefit Period. The examination, to evaluate a new or existing visual condition, must be performed by a licensed **optometrist or ophthalmologist**. Vision correction materials such as eyeglasses and contact lenses and the fitting of eyeglasses or contact lenses are not covered under this optional benefit provision. ***The examination may include a patient history, an internal ophthalmoscopic examination, biomicroscopy, tonometry, and a determination of refractive status, unless otherwise contraindicated. Determination of refractive status means the quantitative procedure that yields the refractive data needed to determine your best visual acuity with lenses and to prescribe lenses.***

If the exam being administered by your provider is labeled as a “Visual Acuity Screen”, this is **different** than the annual eye exam.

This “Visual Acuity Screen” is performed at wellness exams, and is covered at 100% when the child is **3 to 5 years old**. If over 5 years, then it is still covered, but it applies to the deductible. If the member uses a vision provider, the claim would have processed through the annual vision exam benefit included within the health plan.

Q: Delta Dental Carryover Explanation

A: Maximum Benefit Bonus information covered in posted MBB flyer

Q: Preauthorization’s once a year or one time only?

A: Preauthorization’s for medications can vary. It can be one time approval, or needs to be reviewed annually (often this is for medications where one time exceptions are being made and the information needs to be reviewed annually), or per fill (depending on the type of medication like opioids for example).

Q: Dependent care separate qualifying events?

A: Yes, there are separate qualifying events that may apply to enrollment in dependent care FSA but these are determined on a case by case basis. No list is available. If you have a specific situation you are seeking clarification on please contact Finance Director Harrigan.

Q: Do you have to submit anything to get reimbursement for MRI?

A: Once the claim is processed on WEA Trust's end we begin the process to send out cards, (which can take up to 90 days by the time the provider sends to us) but once we receive it should only take a few extra weeks to get those cards processed and mailed to member.

Q: Do employees or dependents need to adhere to a waiting period before eligibility is established for orthodontic services?

A: There are no waiting periods on our dental plan for anything.