



Fort Bend County Podcasts

Podcast Episode 19 – Humana Vision with LeJuene Davis

October 3, 2024

Gina- Welcome to this week's Benefit Detective Podcast. I'm Gina.

Wendy- And I'm Wendy. (Doorbell) Our guest today is LeJuene Davis with Humana.

Gina- Hi, LeJuene. Welcome.

LeJuene- Hi. Thank you for having me today.

Wendy- Can you tell us about yourself?

LeJuene- Absolutely. I was actually born and raised in our great state of Texas. I have lived here all of my life. I have actually worked in, the insurance space for well over 20 years.

Gina- Awesome. That's great.

Wendy- LeJuene, Fort Bend County gives employees the option to elect Humana vision during enrollment. Can you tell us what benefits Humana vision offers to the employee?

LeJuene- Sure. You have, the vision plan offered for Fort Bend County employees that will cover or include, I should say, routine eye exam as well as contact lenses or glasses.

Gina- I know I have the vision, and I love it.

Wendy- I also have the vision plan.

Gina- So yes.

LeJuene- Awesome.

Gina- Yes. I really love that. So, with that being said, I know I use it and you use the vision plan, but is there anywhere that we can go specifically for glasses, or can I order online?

LeJuene- You absolutely can order online, and you can absolutely go anywhere you like for your services. If you choose an online provider, it's very easy to do that search, using the Humana.com website. If you go in person, you have the option of using a retail provider or a private practice provider. Sometimes members will like to have that ease and flexibility to utilize a retail provider because they have those extended office hours. So that that choice is totally the Fort Bend County members.

Gina- Okay. Good to know.



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Wendy- So, do you have to select a provider? I mean, is there's you know, with this plan that's in network?

LeJuene- You do have to select a provider. You have the option of going in and out of network. Of course, if you utilize an in-network provider, you have that co pay schedule. If you do go out of network, then you're reimbursed. So, you have to submit that out of network claims form. So, the process is easier to go in network, and you also have those cost savings associated with the vision plan.

Gina- Oh, that's so good.

Wendy- That's good to know.

Gina- So if we go for those that don't have vision, so when you go to an in-network provider, am I just going to pay a co pay for a routine eye exam, or how does that work?

LeJuene- Sure. You have a \$10 co pay for your exam, and then it's a \$15 co pay for your materials. Materials are going to be either your eyeglasses or your contact lenses. So, it certainly is that co pay structure.

Gina- And I understand, like, we can get our lenses if we have glasses. Is it every year and then our frames every other year?

LeJuene- Yes. That is correct.

Gina- Okay. Just wanted to make sure on that one.

Wendy- So does, the vision plan, does that cover LASIK surgery?

LeJuene- LASIK surgery is not covered under the plan, but we do have, 3 providers that we utilize for those discounts. Again, that information can be found on humana.com website. But let me just give you those 3 providers, that we use from a national perspective. That's going to be TLC Laser Eye Centers, LASIK Plus, and we also utilize Quayside. On average, LASIK surgery can actually cost approximately \$4400. With the discounts from those providers, you can reduce that cost in hand.

Gina- Wow.

Wendy- That's great.

Gina- That is good information.

Wendy- So, what age does Humana stop covering, like, the dependent, a child?

LeJuene- Sure. That age is actually 26, but the caveat is if the child is deemed mentally, excuse me, or physically disabled, that coverage can continue.

Gina- You know, I'm just curious. So, at what typical age do children start seeing an eye doctor? Is it usually when they start experiencing things or when we notice it when they're little?



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Gina- How do you what is a good age to start going?

LeJuene- That's a great question. Actually, research shows that children should have their eyes checked once between the ages of 3 and 5.

Gina- Oh, wow.

Wendy-That's a good

Gina- Yeah. I mean, I feel like I came out of the womb wearing glasses. You know? So, yes, that's a good idea, people, just in case.

Wendy- So if I happen to go for a routine, annual exam, and my provider finds an issue, is that still covered under the vision plan?

LeJuene- Yes. That that would be covered as a routine exam. However, that provider will likely, refer that member to medical provider if there is a diagnosis attached. That's when it becomes covered under the medical.

Gina- Okay. Yeah. So that sounds like our typical annual exams. Right? So, if you go in for a regular annual exam and then all of a sudden, you're like, my back hurts or, you know, my eye hurts, then that diagnosis comes right now. Okay. Yeah. Good to know. Good to know. What if I paid for services or glasses out of pocket? So maybe, I don't know, maybe the computers were down at that moment, and eligibility couldn't be checked by my provider, and they're making me pay everything on a Saturday. You know? Do I get reimbursed for that? How does that work?

LeJuene- Absolutely. If you're utilizing network provider, you would just submit that claim to Humana, and we can reimburse that member for the services. Keep in mind, if you're utilizing an out of network provider, then you would have to submit, your claim with that out of network claim form. And, again, we would process that as well. Just want to keep, in mind that utilizing that network provider is also or, excuse me, is the best option, so you're seeing those cost savings associated with the plan. But, again, the member has the choice.

Gina- Okay. Good.

Wendy- Good to know.

Gina- Yeah. Because I know like, myself, my doctor or my eye doctor is open on Saturday, so it's convenient for me. But in case, you know, systems go down, electronics, you know, that's good to know. So, I know there's other people out there that have the same situation. So yes.

Wendy- You know disposable contacts, are those covered under the plan?

LeJuene- Absolutely. There is coverage for disposable contact lenses. There is a \$130 allowance for those if you see a participating provider.



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Wendy- So that's any contact disposable.

LeJuene- Correct.

Gina- Like, colored?

LeJuene- I think it as long as there's a prescription and multiple contacts, it will require a prescription. That's the caveat.

Gina- Oh, okay. Gotcha. Gotcha. Gotcha.

Wendy- So, what if I get my contacts and I realized I can't see out of them? What is the steps, and will that be counted against my, against me for purchasing my contacts for the year?

Gina- Yeah. I've actually had that issue. But go ahead, LeJuene.

LeJuene- Yeah. Absolutely. Well, here's the good news. So, with the Humana vision plan, it does come with that contact lens fit and follow-up benefit. So, there's a third there excuse me. There's a \$40 member cost, which covers the original contact fit and also unlimited follow ups for any adjustments that the Fort Bend County member would need to make sure those contact lenses are fitting.

Gina- Wow.

Wendy- That's so good.

Gina- This is another reason why I enjoy the vision plan. Yeah. Is there anything else that you can think of that we have not gone over, like, any other benefits to having vision or electing vision? Because we have annual enrollment coming up. And a lot of people ask that question of, do I need the vision? How does that work?

LeJuene- Absolutely. You know, we really want to be proactive when it comes to our eyes. So, what I want to stress here is the importance of getting that routine eye exam. An eye exam can indicate a chronic condition. If that chronic condition is detected that eye care provider would recommend that the member see their medical doctor for further evaluation. For members' ease, they can also seek care from a retailer or a private practice provider as I mentioned earlier. Again, we want to give that Fort Bend County member that flexibility and ease of utilizing, any provider that they choose.

Gina- Absolutely. Gosh. Thank you so much for sharing that information with us, LeJuene. That really helps, especially with those that do not have the Humana vision. That really helps them to make that choice, especially during annual enrollment that's coming up. So, thank you.

LeJuene- Absolutely. You're quite welcome.

Gina- Well, this will conclude part 1 on Humana episode with the benefit detectives. I'm Gina.



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Wendy- And I'm Wendy and make sure you listen every Thursday for our Podcast. **Gina-** And remember, the Benefit Detectives are here to help.