



AOI HealthChoice Vision Program

Participation Policies

1. The employer must offer the AOI HealthChoice medical plan in order to offer the vision program.
2. Vision-only coverage is NOT an available option in the HealthChoice program. An employee must have medical coverage in order to be eligible for vision coverage. Likewise, employees who have medical coverage through AOI HealthChoice may not waive vision coverage, if elected by the employer.
3. The vision program is an employer-choice option: the employer elects the vision program; the employees receive vision coverage from the Health Plan through which they receive medical coverage.
4. Employees and their dependents are eligible for the vision program only if they are covered in the medical plan. NOTE: Enrollment in the vision program must be at the same tier of coverage as the medical plan (employee+family medical coverage = employee+family vision coverage).
5. Vision coverage cannot be terminated independently of medical coverage until the employer's annual open-enrollment period.
6. If the employer elects the vision program and later drops the coverage, it cannot be re-elected for a minimum period of 24 months.
7. Rates for the vision program will be valid from the time of initial enrollment through the group's next open-enrollment period. All health plans reserve the right to change rates upon each open-enrollment period.
8. Employees may only change the tier of vision coverage in conjunction with changes to their medical coverage (employee only coverage to employee+family coverage).