

Weekly Wellness

FROM THE MCUL Group Benefits Trust



MCUL Trust Tips

A couple of weeks back we reviewed the importance of completing your health screenings and exams. This week we take a closer LOOK at the importance of your annual vision exam.

Did you know that eye exams don't just determine whether you need corrective lenses, they can also identify health issues like diabetes, hypertension, and more. [Watch this 3 minute video](#) from VSP that explains the importance of your eye exam. As a covered member on any of the MCUL Trust medical plans, you are eligible to receive a free annual vision exam (one every 12 months) through [VSP's exam plus benefit](#).

The MCUL Trust also gives credit unions the opportunity to offer these additional vision offerings.

1. MCUL Trust vision coverage combined with the Trust medical coverage adds to your VSP preventive exam by providing a calendar year vision benefit maximum of up to \$1,500. [Read the Vision Plan](#) document to learn more about the outstanding benefits it provides.
2. MetLife voluntary vision coverage through the VSP network will cover lenses every 12 months, and frames every 24 months. Visit your HR team to review your specific plan details including allowances and copays.

Since your credit union decides which vision products they offer, reach out to your HR team if you have questions on which plan/s are offered by your credit union. You can also open up the HealthJoy app to the wallet page, and your vision benefits will be listed there.

HOW DO I TAKE ADVANTAGE OF MY VISION BENEFITS?

- If you are covered under the MCUL Trust medical plan, this coverage includes a free annual vision exam through [VSP](#). Visit any VSP network provider. To find one, go to [vsp.com](#) and click on "Find a Doctor." You can then search by location, office, or doctor name. Once you visit your VSP doctor, they will be able to pull up your VSP exam plus benefit details with your social security number.
- If you are covered under the MCUL Trust vision plan, you can choose any vision doctor and just bring your EBMS id card to your appointment. They can review your plan specific details [here](#).
- If you are covered through the MetLife vision plan through the VSP network, again go to any VSP network provider. They will also be able to pull up your MetLife vision benefit details with your social security number.

That's your MCUL Trust Tip for the week, look for another informative Trust Tip next week.

SPOTLIGHT ON YOUR BENEFITS

- Ready to complete your biometric screening? [Learn more here](#).
- Want to review your biometric screening with a professional? [Sign up here](#).
- Want assistance navigating your care options and access to elite physicians? [Erin](#), with [VezaHealth](#) can help.
- Want assistance managing your chronic disease? [Take Control](#) will help.

- Having surgery and need to pre-certify? [Medical Rehabilitation Consultants](#) is available.

When contacting our MCUL Trust business partners, remind them that you are a MCUL Trust member.



This publication from Montana's Credit Unions and the Montana Credit Union League Group Benefits Trust is part of the wellness program we provide to Montana credit union professionals and their family members. For more information on the Trust, call us or visit our website.

MCUL Group Benefits Trust | 406-324-7455 | www.mcun.coop/health-benefit-trust

Montana's Credit Unions | 101 N Rodney, Helena, MT 59601

Sent by mara@mcun.coop