

Companion Life Insurance Company

Linneo Network Access Plan

NETWORK ACCESS

The Linneo Vision Insurance Program (Linneo) is underwritten by Companion Life Insurance Company (Companion Life). Companion Life is headquartered in Columbia, SC. Linneo is administered and managed with support from SKYGEN USA, LLC (SKYGEN). SKYGEN is a licensed third-party administrator that is headquartered in Mequon, WI.

The providers in the Linneo network are subcontractors of Linneo, LLC, which is a Wisconsin limited liability company.

NETWORK COMPOSITION, IDENTIFICATION OF PROVIDER CRITERIA

The scope of providers covered within the Linneo network includes online retailers of eyewear and related accessories and online providers of other vision services, including but not limited to prescription renewal services and telehealth consultations.

Providers who choose to participate in the Linneo network agree to provide vision-related services and materials according to state and federal requirements. Participating providers have also agreed to receive reimbursement from Companion Life on behalf of Companion Life's members. Eligible Companion Life members with remaining benefits that seek vision-related services and/or materials from participating providers may have lower out-of-pocket costs.

NETWORK STANDARDS AND ADEQUACY

Linneo maintains a comprehensive participating provider panel in all service areas with Internet access. Unlike traditional "brick and mortar" provider networks, issues such as geo-access, hours of operation, and the number of providers per 1,000 members are not relevant. Linneo's network is accessible to any Companion Life member that has access to the Internet through their personal laptop, tablet, mobile device or place of employment. In the same manner, Linneo's network accessibility helps to ensure that covered persons can obtain services without unreasonable delay from the comfort of their home or place of employment in a contactless and safe environment.

The adequacy of the network to provide services to Companion Life members is assessed and opportunities, to the extent appropriate, for supplementation of the network are identified. When online provider needs or opportunities are identified, a request is sent to Linneo to initiate a network development campaign to secure the participation of the providers deemed necessary.

Because Linneo does business on a digital/online basis and across many different jurisdictions and because state and/or federal regulations generally require network accessibility standards specific to a certain jurisdiction and/or line of business, Linneo does not have a single set of network accessibility standards. Rather, Linneo adopts the accessibility standards applicable to each of the jurisdictions and lines of business managed to meet the accessibility needs of Companion Life's members. That said, it is important to note again that the digital/online nature of Linneo's network makes accessibility standards easy to meet.

Companion Life members have the option to use participating providers that offer vision-related services and materials according to their contracted fee schedule. Members also have the opportunity to use an out-of-network provider for eye exams if their plan includes an exam benefit.

If a member is unable to obtain services from a participating provider due to the network being inadequate in their area, a Customer Service Representative will provide instructions regarding a visit to an out-of-network provider.

NETWORK MONITORING AND CORRECTIVE ACTION PROCESSES

The providers participating in the Linneo network have been rigorously reviewed for competency and contracted to follow specified guidelines. If applicable, providers are required to meet the appropriate credentialing standards. Re-credentialing is conducted by Linneo or is required by Linneo to be conducted by its online provider partners every thirty-six (36) months. Linneo conducts ongoing monitoring of practitioner sanctions, complaints, and quality issues between re-credentialing cycles and takes appropriate action against practitioners when it identifies occurrences of poor quality.

REFERRAL PROCESS

Companion Life's Linneo vision network members may seek vision-related services and materials from any participating provider without a referral.

COMMUNICATIONS

Each named member is issued a digital Certificate of Coverage or Policy, which includes a Schedule of Benefits for their selected plan.

Companion Life members may register online for access to a Member Web Portal at <https://www.mylinneo.com>, where online tools exist to assist with locating providers, printing ID cards, printing benefit summaries, checking claim status, contacting customer service, managing claim privacy and accessing certain forms.

PATIENTS WITH SPECIAL NEEDS

Linneo is committed to providing access to services to Companion Life members with physical and visual disabilities. Linneo also strives to lead by example and provides websites that are accessible to all audiences, regardless of technology or ability.

Linneo's providers are required to comply with all local, state and federal laws and regulations that relate to the provisions of vision care services, including applicable requirements of laws prohibiting discrimination based on disabilities, including the Americans with Disabilities Act.

It is Linneo's policy to make arrangements as necessary to accommodate those Companion Life members who have special needs to ensure that they have equal access to administrative and clinical services on the same basis as members who do not have special needs.

Non-English Speaking and Hearing Impaired

Callers in need of Spanish translation are routed to internal bilingual Customer Service Representatives fluent in both English and Spanish. Should interpretation for another language be required, Linneo's customer service representatives initiate three-way calls that include U.S.-based translators of 180 languages from a third-party service vendor (translators are specially trained for the healthcare industry). For hearing impaired callers, Linneo supports onsite Teletype (TTY/TTD) services connected to the Call Center.

GRIEVANCE & APPEALS

Companion Life members and providers have the right to send us a grievance or appeal a claim. Companion Life and Linneo have policies and procedures in place to resolve grievances and appeals in a timely manner based on urgency and state regulatory requirements. All grievances and appeals are properly documented, and our responses will be provided and communicated to you as required by state law.

Companion Life members can initiate a grievance or appeal by following the instructions available in the member certificate, on the Explanation of Benefits and our website. If a member needs help with any step of the process he/she can use the phone number on their ID card to contact a customer service representative.

COORDINATION & CONTINUITY OF CARE

A covered person who is in an active course of treatment may be transitioned to a participating provider in a manner that provides for continuity of care when a covered person's provider leaves or is removed from the network. However, services requiring continuity of care are not covered by routine vision plans.

All providers on the Linneo network also agreed to provide at least a 60 calendar day, or as defined by State specific guidelines, notice prior to leaving the network without cause.