



Notice to Rhode Island Members

This section explains member rights under Rhode Island state law for reviews of benefit determination appeals, and complaints and grievances.



First American Administrators (FAA) is a wholly-owned subsidiary of EyeMed Vision Care, LLC.

EyeMed/FAA is committed to providing quality, access and continuity of care, along with the welfare and safety of the patient while performing benefit determination and appeals.

What is the difference between a complaint and an appeal?

Complaints

If you're not satisfied with a provider or with administrative services, you or your representative may contact us for help.

To file a verbal complaint, you can contact our Customer Care Center at the number listed on your ID card. Written complaints may be sent to:

EyeMed/FAA Quality Assurance
4000 Luxottica Place
Mason OH 45040

You or your representative should include a description of the issue and copies of any records or documents that are relevant. We'll review and send a written response within 30 calendar days of receipt. We'll let you know if we need more information to make our decision.

Appeal

We may decide to deny a claim - or only pay a part of it. When we do this, it's called an adverse benefit determination. If you disagree with our decision, you can ask us to review it again. This is called an appeal. You or your representative can start the appeal process by contacting us at the phone number on your Member ID card. Another person, such as their doctor, may submit an appeal for you. That person is called an authorized representative.

In order to appoint an authorized representative, we will need a completed appointment of representative form. This form can be found on our member web or you can request a copy by calling our customer care center at the number listed on your ID card.

Claim decisions

Your provider may contact us to file a claim, based on your benefits. We pay claims based on the benefits; you may have an out of pocket responsibility. In some cases, we may pay only some of the claim or deny payment entirely. If we deny part or all of the claim, it's called an "adverse benefit determination" or "adverse decision."

An administrative adverse benefit determination is a non-clinical decision. For example, the service may not be covered under your plan.

Internal appeal process

For any adverse decision, we'll provide you with an explanation of benefits. You can ask us to review our decision again. This is called an internal appeal. You must file an appeal with us within 180 calendar days from the time you receive the notice of an adverse benefit determination.

Time frames for deciding appeals

The amount of time we have to notify you of our decision regarding an appeal claim depends on the type of claim. For an administrative adverse benefit determination appeal, we will notify you in 60 days.

How to ask for an internal appeal

You or your representative can send a written appeal to the address on the notice of adverse benefit determination, or you or your representative can call us at the phone number on your ID card.

You or your representative should include:

- Your name or the policyholder's name
- A copy of the adverse benefit determination
- Your reasons for making the appeal
- Any other information you would like us to consider

We'll assign your appeal to someone who was not involved in making the original decision.

Notice to Rhode Island Members

If you need assistance or have a complaint, you may contact the Office of the Health Insurance Commissioner's consumer resource program, RIREACH at: 300 -Jefferson Boulevard, Suite 300, Warwick, RI 02888, or by calling: 1.855.747.3224.

Record keeping

We'll keep the records of all complaints and appeals for at least 10 years.

Fees and expenses

We do not pay any fees or expenses incurred by member in pursuing a complaint or appeal.

Language Assistance

For people with disabilities, we offer free aids and services, such as sign language interpreters, large print, audio, and accessible electronic formats. For people whose primary language is not English, we offer language assistance services through interpreters and other written languages.

Notice of non-discrimination and accessibility requirements

Click here for our [Notice of non-discrimination and accessibility requirements.](#)