Vision Insurance

Last Updated: May 31, 2022  
Last Reviewed: May 31, 2023

Department/Division: Human Resources

Purpose
To provide eligible employees with vision insurance coverage.

Policy
Full-time employees are eligible for self-only vision insurance coverage effective on their first working day. Employees have the option to purchase coverage for their spouse and/or dependents.

If both spouses are employed by Mid, each spouse can elect their own coverage. Dependent children may only be covered only by one (1) spouse’s vision care insurance.

Procedure
● Enrollment must be completed within thirty (30) days following the date of eligibility. Employees who do not enroll by the deadline date cannot be enrolled until the next open enrollment period.
● Open enrollment for vision insurance coverage is held once per calendar year. Employees who do not enroll when they first become eligible will have an opportunity to do so during the annual open enrollment period. New enrollments elected during the open enrollment period will become effective on the first day of the new calendar year.
● Dependents must be added within thirty (30) days of an eligible employee’s hire date or other qualifying event. Dependents that do not enroll within such thirty (30) days cannot be enrolled until the next open enrollment period.
● Details of coverage, along with any limitations, terms, and conditions are specified in the Summary Plan Description provided by Mid’s insurance carrier. The carrier will also provide employees with an individual insurance card. Additional cards for spouse and dependents can be requested or downloaded from the carrier’s website.
● Employees that are no longer eligible for vision insurance coverage can continue in their coverage for a limited time at their own expense. Mid’s COBRA Administrator, will mail information on continuation coverage and eligibility to the employee’s last known home address.