The EyeMed Vision Care Plan, underwritten by Fidelity Security Life Insurance Company, benefits do not require preauthorization for treatment including contacts that are deemed medically necessary.

Medical necessity for contact lenses is defined as:

- High Ametropia exceeding -10D or +10D in meridian spectacle Rx powers
- Anisometropia of 3D in meridian spectacle Rx powers
- Keratoconus when the member's vision is not correctable to 20/25 in either or both eyes using standard spectacle lenses
- Vision improvement for members whose vision can be corrected by 2 lines on the visual acuity chart when compared to the best corrected standard spectacle lenses

Providers will determine medical necessity for contacts during the eye exam. They're available in place of ophthalmic lenses.