



# UnitedHealthcare<sup>®</sup> Vision PPO

## Vision PPO Rates

|                     | Four Tier |
|---------------------|-----------|
| Employee            | \$6.69    |
| Employee/Spouse     | \$12.09   |
| Employee/Child(ren) | \$13.79   |
| Family              | \$19.23   |

## About UnitedHealthcare Vision PPO

UnitedHealthcare recognizes how important vision is to a person's overall health. Whether your vision is 20/20 or less than perfect, everyone needs to receive regular vision care. Regular eye exams can detect conditions like glaucoma, diabetes, and other possible causes of blindness in early stages.

UnitedHealthcare vision offers significant cost savings along with a broad and diverse provider network, giving you freedom of choice on your eye wear. Our large provider network, Spectera Eyecare Networks, includes a mix of ophthalmologists and optometrists in both private practice and retail settings with more than 85,000 access points nationwide.

## Plan Benefits Include:

- A comprehensive eye exam after copay
- A \$130 frame allowance at a network provider
- Price protection on popular lens options (including progressives and tints)
- Formulary contact lenses (up to 4 boxes), the contact lens fitting, and up to two follow-up visits are covered in full after copay
- 20% discount on additional pairs of eyeglasses from certain providers including prescription sunglasses
- Discounts on LASIK vision correction
- Discounts on premium digital hearing aids

*Vision coverage can only be elected by a group enrolling in HealthPass medical coverage.*

*The following billing and administrative fee applies to UnitedHealthcare Vision: \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.25, Family \$3.00*

*Rates are subject to final verification at the time of enrollment. Domestic Partner coverage is included with all carriers.*

*Rates for Domestic Partners are the same rates for Employee/Spouse and Family.*

*This is a summary of plan information. Please refer to the Eligibility Guidelines for further information.*

*UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.*



## Vision Benefit Summary

Customer Service and Provider Locator: (800) 638-3120

[myuhcvision.com](http://myuhcvision.com)

Plan V1006

UnitedHealthcare vision has been trusted for more than 50 years to deliver affordable, innovative vision care solutions to the nation's leading employers through experienced, customer-focused people and the nation's most accessible, diversified vision care network.

In-network, covered-in-full benefits (up to the plan allowance and after applicable copay) include a comprehensive exam, eyeglasses with standard single vision, lined bifocal, lined trifocal, or lenticular lenses, standard scratch-resistant coating and the frame, or contact lenses in lieu of eyeglasses.

| <b>Exam with Materials</b>  |  |
|---|--|
| <b>Benefit Frequency</b>  |  |
| Comprehensive Exam(s)   | Once every 12 months   |
| Spectacle Lenses  | Once every 12 months   |
| Frames  | Once every 12 months   |
| Contact Lenses in Lieu of Eyeglasses  | Once every 12 months   |
| <b>In-Network Services</b>  |  |
| <b>Copays</b>   |  |
| Exam(s)   | \$ 10.00   |
| Materials   | \$ 25.00   |
| <b>Frame Benefit (for frames that exceed the allowance, an additional 30% discount may be applied to the overage)<sup>1</sup></b>   |  |
| Private Practice Provider   | \$130.00 retail frame allowance  |
| Retail Chain Provider   | \$130.00 retail frame allowance  |
| <b>Lens Options</b>   |  |
| Standard Scratch-resistant Coating, Polycarbonate Lenses for Dependent Children (up to age 19) - covered in full. Other optional lens upgrades may be offered at a discount (discount varies by provider). The Lens Options list can be found at <a href="http://myuhcvision.com">myuhcvision.com</a> . |  |
| <b>Contact Lens Benefit<sup>2</sup></b> (Selection contact lenses refers to our formulary contact list. Contact lenses not listed on the formulary are referred to as non-selection. A copy of the list can be found at <a href="http://myuhcvision.com">myuhcvision.com</a> ).                         |  |
| <b>Selection contact lenses</b><br>The fitting/evaluation fees, contact lenses, and up to two follow-up visits are covered in full after copay (if applicable).   | If you choose disposable contacts, up to 4 boxes are included when obtained from an in-network provider. |
| <b>Non-selection contact lenses</b><br>An allowance is applied toward the purchase of contact lenses outside the selection. Materials copay (if applicable) is waived.  | \$105.00   |
| <b>Necessary contact lenses<sup>3</sup></b>   | Covered in full after copay (if applicable).   |
| <b>Out-of-Network Reimbursements (Copays do not apply)</b>  |  |
| Exam(s)   | Up to \$40.00  |
| Frames  | Up to \$45.00  |
| Single Vision Lenses  | Up to \$40.00  |
| Lined Bifocal Lenses  | Up to \$60.00  |
| Lined Trifocal Lenses   | Up to \$80.00  |
| Lenticular Lenses   | Up to \$80.00  |
| Elective Contacts in Lieu of Eyeglasses <sup>2</sup>  | Up to \$105.00   |
| Necessary Contacts in Lieu of Eyeglasses <sup>3</sup>   | Up to \$210.00   |

## Discounts

|  |
|--|
| <b>Laser vision</b><br>UnitedHealthcare has partnered with the Laser Vision Network of America (LVNA) to provide our members with access to discounted laser vision correction providers. Members receive 15% off standard or 5% off promotional pricing at more than 550 network provider locations and even greater discounts through set pricing at Lasik <i>Plus</i> ® locations. For more information, call 1-888-563-4497 or visit us at <a href="http://www.uhclasik.com">www.uhclasik.com</a> .                |
| <b>Additional Material</b><br>At a participating in-network provider you will receive up to a 20% discount on an additional pair of eyeglasses or contact lenses. This program is available after your vision benefits have been exhausted. Please note that this discount shall not be considered insurance, and that UnitedHealthcare shall neither pay nor reimburse the provider or member for any funds owed or spent. Additional materials do not have to be purchased at the time of initial material purchase. |
| <b>Hearing Aids</b><br>As a UnitedHealthcare vision plan member, you can save on high-quality hearing aids when you buy them from hi HealthInnovations™. To find out more go to <a href="http://hiHealthInnovations.com">hiHealthInnovations.com</a> . When placing your order use promo code <i>myVision</i> to get the special price discount.   |

<sup>1</sup>30% discount available at most participating in-network provider locations. May exclude certain frame manufacturers. Please verify all discounts with your provider.

<sup>2</sup>Contact lenses are in lieu of eyeglass lenses and/or eyeglass frames. Coverage for Selection contact lenses does not apply at Costco, Walmart or Sam's Club locations. The allowance for Non-selection contact lenses applies to materials. No portion will be exclusively applied to the fitting and evaluation.

<sup>3</sup>Necessary contact lenses are determined at the provider's discretion for one or more of the following conditions: Following cataract surgery without intraocular lens implant; to correct extreme vision problems that cannot be corrected with eyeglass lenses and/or frames; with certain conditions such as anisometropia, keratoconus, irregular corneal/astigmatism, aphakia, facial deformity; or corneal deformity. If your provider considers your contacts necessary, you should ask your provider to contact UnitedHealthcare vision confirming the reimbursement that UnitedHealthcare will make before you purchase such contacts.

## Important to Remember:

### In-Network

- Always identify yourself as a UnitedHealthcare vision member when making your appointment. This will assist the provider in obtaining your benefit information.
- Your participating provider will help you determine which contact lenses are available in the UnitedHealthcare selection.
- Your \$105.00 contact lens allowance applies to materials. No portion will be exclusively applied to the fitting and evaluation. Your material copay is waived when purchasing non-selection contacts.
- Patient options such as UV coating, progressive lenses, etc., which are not covered-in-full, may be available at a discount at participating providers. The Lens Options list can be found at [myuhcvision.com](http://myuhcvision.com).

### Choice and Access of Vision Care Providers

UnitedHealthcare offers its vision program through a national network including both private practice and retail chain providers. To access the Provider Locator service or for a printed directory, visit our website [myuhcvision.com](http://myuhcvision.com) or call (800) 638-3120, 24 hours a day, seven days a week. You may also view your benefits, search for a provider or print an ID card online at [myuhcvision.com](http://myuhcvision.com).

Retain this UnitedHealthcare vision benefit summary which includes detailed benefit information and instructions on how to use the program. Please refer to your Certificate of Coverage for a full explanation of benefits.

**In-Network Provider** - Copays and non-covered patient options are paid to provider by program participant at the time of service.

**Out-of-Network Provider** - Participant pays full fee to the provider, and UnitedHealthcare reimburses the participant for services rendered up to the maximum allowance. Copays do not apply to out-of-network benefits. All receipts must be submitted at the same time to the following address: UnitedHealthcare Vision, Attn. Claims Department, P.O. Box 30978, Salt Lake City, UT 84130. Written proof of loss should be given to the Company within 90 days after the date of loss. If it was not reasonably possible to give written proof in the time required, the Company will not reduce or deny the claim for this reason. However, proof must be filed as soon as reasonably possible, but no later than 1 year after the date of service unless the Covered Person was legally incapacitated.

**Customer Service is available toll-free at (800) 638-3120 from 8:00 a.m. to 11:00 p.m. Eastern Time Monday through Friday, and 9:00 a.m. to 6:30 p.m. Eastern Time on Saturday.**

This Benefit Summary is intended only to highlight your benefits and should not be relied upon to fully determine coverage. This benefit plan may not cover all of your healthcare expenses. More complete descriptions of benefits and the terms under which they are provided are contained in the certificate of coverage that you will receive upon enrolling in the plan. If this Benefit Summary conflicts in any way with the Policy issued to your employer, the Policy shall prevail.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.