

Keep your eyes healthy with a HumanaVision Plan.

Vision health impacts overall health

Eye examinations not only help your vision, but your doctor can catch major health issues, too. Many diseases — diabetes, hypertension, multiple sclerosis, high blood pressure, osteoporosis and rheumatoid arthritis — can be diagnosed by looking into your eyes.

HumanaVision encourages prevention, early diagnosis and treatment, helping you achieve good vision and a healthy lifestyle.

Use Your HumanaVision Benefits

You have access to one of the largest vision networks in the United States, with more than 35,000 participating optometrists, ophthalmologists, and national retail locations, including LensCrafters®, Pearle Vision®, Sears® Optical, Target® Optical and JCPenney® Optical. In addition, you'll enjoy:

- The same benefits at all participating providers, no matter where they're located
- Wholesale pricing on frames, avoiding high retail markups
- Simple access to plan information, provider search, Customer Care and other automated services at www.HumanaVisionCare.com

How it Works

1. After signing up for the vision plan, you will receive an ID card in the mail.
2. Prior to scheduling your appointment, select a participating provider through the Customer Care center, automated information line or www.HumanaVisionCare.com.
3. Schedule an appointment, providing your name, the patient's name and employer.
4. Sign your provider's form after your exam; you'll pay any copayments and/or costs of any upgrades at that time.

Know What Your Plan Covers

On the following page is a summary of HumanaVision benefits. Here's what you can expect:

- Quality routine eye health care from independent eye care professionals and national retail locations
- Services and materials provided on a prepaid basis, with participating providers directly by the plan; you also have the freedom to use nonparticipating providers if you prefer
- Life without claim forms! With HumanaVision, you pay your eye care professional directly for copayments and any extra cosmetic options selected at the time of service
- Select a vision provider from the HumanaVision network simply by visiting www.HumanaVisionCare.com; if you prefer, call 1-866-537-0229

Know What Your Plan Doesn't Cover

Some items and services not included in HumanaVision are:

- Orthoptics or vision training, subnormal vision aids or Plano (nonprescription) lenses
- Replacement of lost or broken lenses, except at the regularly-scheduled plan intervals
- Medical or surgical treatment of eyes
- Care provided through or required by any government agency or program, including workers' compensation or an associated laws

Your Monthly Rates

Coverage Level:	16 Deductions	24 Deductions
Employee	\$8.72	\$5.81
Employee & Spouse/Domestic Partner	\$17.45	\$11.63
Employee & Children	\$16.58	\$11.05
Employee & Family	\$26.04	\$17.36

Employees on a 9 or 10 month appointment will pay their premiums across 16 paychecks instead of 24 to cover the summer months.



Coverage

	participating Provider	nonparticipating Provider
Exam with dilation as necessary	100% after \$10 copay	\$35 allowance
Lenses	100% after \$15 copay	\$25 allowance
• Single	100% after \$15 copay	\$40 allowance
• Bifocal	100% after \$15 copay	\$60 allowance
• Trifocal	100% after \$15 copay	
Frames	\$50 wholesale frame allowance	\$45 retail allowance
Contact lenses ¹		
• Elective (conventional and disposable) ^{2,3}	\$150 allowance	\$150 allowance
• Medically necessary	100%	\$210 allowance
Frequency (based on date of service)		
• Examination	Once every 12 months	
• Lenses or contact lenses	Once every 12 months	
• Frame	Once every 24 months	

Additional plan discounts

- Members receive additional fixed copayments on lens options including: anti-reflective, progressives and scratch-resistant coatings.
- Members also receive a 20% retail discount on a second pair of eyeglasses. This discount is available for 12 months after the covered eye exam through the participating provider who sold the initial pair of eyeglasses.

¹If a member prefers contact lenses, the plan provides an allowance for contacts in lieu of all other benefits (including frames).

²The contact lens allowance applies to professional services (evaluation and fitting fee) and materials. Members receive a 15% discount on in-network professional services. The discount for professional services is available for 12 months after the covered eye exam.

³Contact lens allowance must be used at one time; no amount will be carried forward.

HumanaVision Providers

Please check with the doctor of your choice or call the Customer Care department at 1-866-537-0229 when making your appointment to make certain he or she is currently a participating doctor. You may also visit www.HumanaVisionCare.com for a nationwide listing of participating providers.

You must receive services from one of the participating providers in order to receive full benefits (as outlined). If you receive service from a provider who does not participate in the plan, you will receive reimbursement according to the nonparticipating reimbursement schedule.

How Does the Wholesale Frame Allowance Work?

Benefits include a wholesale frame allowance. If the wholesale cost exceeds the frame allowance, members pay twice the wholesale difference. They never pay full retail.

Retail price*	Wholesale price	Wholesale allowance	Member pays	Savings
\$125	\$50	\$50	\$0	\$125
\$187.50	\$75	\$50	\$50 (\$75 - \$50 = \$25 X 2 = \$50)	\$137.50

* Retail costs may differ and are based on two to three times the wholesale costs. Actual savings may vary.

HumanaVision Lasik Discount

HumanaVision has contracted with many well-known facilities and eye doctors to offer Lasik procedures at substantially reduced fees. You can take advantage of these low fees when procedures are done by network providers. The network locations listed below offer the following prices (per eye).

	Conventional/Traditional		Custom	
TLC 1-888-358-3937 (designated locations only)	\$895		\$1,295	\$1,895*
LasikPlus 1-866-757-8082	\$695* LasikPlus free enhancements for 1 year	\$1,395* LasikPlus free enhance- ments for life	\$1,895* LasikPlus free enhancements for life	
QualSight LASIK 1-855-456-2020	\$895 QualSight free enhancements for 1 year	\$1,295 with QualSight Lifetime Assurance Plan	\$1,320	\$1,995* with QualSight Lifetime Assurance Plan

*with IntraLase™

You can also use independent Lasik provider network doctors to receive a 10% discount from usual and customary prices and pay no more than \$1,800 per eye for Conventional Lasik and \$2,300 per eye for Custom Lasik.