

visioncare plan

What to expect from your vision plan:

Your eyesight is nothing to take for granted. It's how we see a loved one's face clearly or a beautiful sunset.

But your sight can begin to deteriorate over a long period of time without your knowing there is a problem.

As with any other important asset – like your home or car – wouldn't you feel more at ease if you knew your routine eye care was covered by a company with decades experience helping people like you? With CompBenefits' VisionCare Plan, you can take advantage of coverage you need for eye examinations and eyeglasses or contacts.

You can also choose to take advantage of VisionCare Plan's deep discount for LASIK surgery.

And you won't have to hunt hard to find a doctor close to your home or work. The VisionCare Plan network includes some 14,000 ophthalmologist and optometrist locations – one third of all private practitioners in the country. Yet, it doesn't mean you can't see an out-of-network doctor because VisionCare Plan offers benefits in-network or out-of-network. It's your choice.

**You'll find what you need
@ www.mycompbenefits.com**

CompBenefits has made understanding and accessing your VisionCare Plan benefits simple. Just take a few moments to register at www.mycompbenefits.com.



**No claims to file!
Just show your
VisionCare Plan
ID card**

Orange County Sheriff's Office

Open your eyes to high-quality vision care! The average family spends close to **\$600 each year** on routine eye health care. Using CompBenefits' VisionCare Plan, you will receive your routine eye health care with just a small copayment.

CompBenefits' **VisionCare** Plan provides benefits for covered:

- **Eye health examinations**
- **Frames**
- **Eyeglass Lenses**
- **Contact Lenses**

Plus you will receive:

- **LASIK surgery discount**
- **Preferred member pricing for other frame and lens options***

When ordering from one of our network eye doctors, you will also receive in the year of your eye exam:

- A **20% discount** on a second pair of eyeglasses
- A **15% discount** on your contact lens fitting fee

MONTHLY RATES

SERVICE FREQUENCY

COPAYMENTS

Employee only:	\$ 5.17	Vision exam:	Once every 12 months	Exam:	\$5
Employee + family:	\$13.43	Lenses:	Once every 12 months	Materials:	\$20
		Frame:	Once every 24 months		

SAVINGS! SEE THE DIFFERENCE

You can save money two ways with VisionCare. First, the cost of plan services and materials is discounted and prepaid. So **except for any co-payments**, you have **no out-of-pocket expenses** for covered services and supplies when you use one of our network doctors. Second, your coverage costs are deducted from your pay *before* any federal income or FICA taxes are taken out. This makes your taxable wage base lower, so you would pay less tax.

Here's an **example** of how the plan helps you save over the course of a year:

If You Get:	You Pay:	
	VisionCare Doctor	Typical Retail
Eye exam	.00	\$ 85.00
Frame (designer style)	.00	120.00
Lenses: Bifocal	.00	100.00
Option (pink tint #1 or #2)	.00	15.00
Co-payments:		
\$5 exam/\$20 materials	\$ 25.00	.00
Premium (\$5.17 monthly x 12)	+62.04	.00
	87.04	\$ 320.00
Pre-tax savings (assuming 15% tax bracket & 7.65% FICA)	- 14.05	+ .00
Total Cost	\$72.99	\$ 320.00



YOUR TOTAL SAVINGS THROUGH VISIONCARE: 77% OFF RETAIL

In this example, you would have saved **\$247.01** in vision care costs with VisionCare Plan. Keep in mind, however, that your actual savings will depend on your plan allowances, your actual premium, the doctors and materials you select, and your own tax situation.

* This is not a schedule of maximum benefits. For example, the plan covers frames based on the manufacturer's *wholesale* price guide. So while the retail price of a covered frame may vary among plan doctors, the *value* of your covered frame stays the same. Typically, the wholesale frame allowance is equivalent to a retail price of \$80-150. You may be required to pay extra only if you choose a frame that exceeds the covered wholesale price.

Maximum Allowances	Participating Doctor (After copayments/ Up to plan limits)	
Eye Exam	Paid in full	
Lenses (per pair)		<p>* This allowance is paid with the same frequency as lenses, in place of all other benefits.</p> <p>** Medically necessary (prior authorization required) is defined as 1) following cataract surgery w/o intraocular lens; 2) correction of extreme visual acuity problems not correctable with glasses; 3) anisometropia greater than 5.00 diopters and asthenopia or diplopia, with spectacles; 4) Keratoconus; or 5) monocular aphakia and/or binocular aphakia where the doctor certifies contact lenses are medically necessary for safety and rehabilitation to a productive life.</p> <p>*** Plan members must first contact CompBenefits for a list of providers and to receive a Refractive Care ID card.</p> <p>This schedule shows only a few of the covered procedures. Please see your Benefit Administrator for a complete schedule. This schedule is intended for comparison purposes only. The benefits of each plan will be determined by the contract. For a complete listing of benefits and exclusions and limitations, please reference your certificate of coverage.</p> <p>Out-of-network benefits apply under the VisionCare Plan, but benefits are higher when a participating doctor is utilized.</p> <p>Limitations and Exclusions apply.</p>
Single	Paid in full	
Bifocal	Paid in full	
Trifocal	Paid in full	
Lenticular	Paid in full	
Contact Lenses		
Elective (fitting, follow-up & lenses)	\$100*	
Medically necessary**	Paid in full	
Frame	\$40 wholesale	

HOW DOES VISIONCARE PLAN WORK?

Members simply select any in-network optometrist or ophthalmologist and schedule an appointment. You can locate a provider in your area by accessing the current directory online at www.humanavisioncare.com.

The Plan is simple to use. Select a doctor from our provider directory and call for an appointment. At the time of your appointment, present your ID Card to the participating provider. Members will pay only their co-payments and for any extra cosmetic options selected. There are no additional forms to complete or claims to file.

Members can also choose an out-of-network provider. In this case, you will pay the doctor at the time of the visit and submit receipts to Compbenefits for reimbursement.

CAN I GET CONTACTS INSTEAD OF LENSES?

Yes. If you prefer contacts instead of glasses, your vision **exam is covered-in-full** with your exam co-payment and VisionCare Plan provides a generous **allowance of \$100.00** to be applied towards your fitting and follow-up fees as well as materials costs. The Contact Lens allowance in LIEU OF THE LENS / FRAME BENEFIT and is provided with the same frequency as your lens benefit.

HOW DO I GET FURTHER QUESTIONS ANSWERED?

You may contact CompBenefits Customer Care Department with any questions or concerns at: 1-866-537-0229, Monday – Thursday 8am-8pm; and Friday 8am-6pm EST. or locate us on the web at www.humanavisioncare.com.

frequently asked questions

Q. *What are CompBenefits' VisionCare Plans?*

A. CompBenefits' VisionCare Plans are network-based vision plans that emphasize high quality routine eye health care from independent eye care professionals. Services and materials are provided on a pre-paid basis, and the plans pay network doctors directly. VisionCare Plan members can also use non-network doctors if they wish.

Q. *How does VisionCare Plan work?*

A. Members simply select any in-network optometrist or ophthalmologist and make their appointments. At the time of the appointment, members pay only their co-payments and for any extra cosmetic options selected. There are no forms to complete or claims to file.

Members can also choose an out-of-network provider. In this case, they pay their doctor at the time of the visit and submit receipts to CompBenefits for reimbursement. Benefits are paid according to a reimbursement schedule.

Q. *Are there any limitations to my vision benefit?*

A. Yes, there are a few. Oversized lenses, when prescribed, may be covered only when patient's face size indicates they are necessary. Blended and progressive lenses are not normally required for visual welfare and are generally excluded. Elective or cosmetic items such as photochromic lenses, fashion color-coated lenses and sun lenses are not normally covered.

Q. *Does VisionCare Plan exclude anything?*

A. Yes, some items and services are excluded.

- Orthoptics or vision training, subnormal vision aids or plano (non-prescription) lenses
- Replacement of lost or broken lenses, except at the regularly-scheduled plan intervals
- Medical or surgical treatment of the eyes
- Care provided through or required by any government agency or program, including Workers' Compensation or similar law

Q. *What do I need to access my benefits?*

A. It's simple. Just take your VisionCare Plan ID card to your eye doctor, and he or she will file your claim for you.

Q. *Can I go online to find out more about my plan or get assistance?*

A. Yes. You can visit www.mycompbenefits.com to learn about your plan, to check your benefits, to use our Provider Locator, to send us an e-mail and more.



Clearly simple: HumanaVision

Vision health impacts overall health

Eye examinations not only help your vision, your doctor can catch major health issues, too. Many diseases can be diagnosed by looking into your eyes including diabetes, hypertension, multiple sclerosis, high blood pressure, osteoporosis, and rheumatoid arthritis.²

Focus on healthy eyesight with HumanaVision VCP

Periodic eye examinations are an important part of routine preventive healthcare. Because many eye and vision conditions have no obvious symptoms, you may be unaware of problems. Early diagnosis and treatment are important for maintaining good vision and preventing permanent vision loss.¹

With HumanaVision VCP options, you get:

- › Plans that are easy to use and understand
- › Access to one of the largest networks in the United States, with more than 24,000 provider locations including independent optometrists and ophthalmologists
- › Wholesale pricing on frames, avoiding high retail markups
- › Access to **HumanaVisionCare.com**, where you can view benefits, check eligibility, and use other automated services
- › Provider locator services through **HumanaVisionCare.com**, Customer Care, or our automated information line
- › Discounts on Lasik and PRK procedures
- › Genuine customer service

Preserve and protect your eyesight with a HumanaVision plan.

¹ American Optometric Association

² Thompson Media Inc.

Humana



HumanaVision Lasik

Reduced fees

Lasik procedures are available if you are nearsighted or have astigmatism and wear glasses or contacts.² We have contracted with many well-known facilities and eye doctors to offer these 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):

Opening doors to better vision for thousands of people – with affordable Lasik procedures¹

Network doctors can help you understand these new procedures and provide access to our network of Lasik providers.

	Conventional / Traditional		Custom	
TLC 888-358-3937 (designated locations only)	\$895		\$1,295	\$1,895*
LasikPlus 866-757-8082	\$695^{3*} LasikPlus free enhancements for 1 year	\$1,395* LasikPlus free enhancements for life	\$1,895* LasikPlus free enhancements for life	
QualSight LASIK 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.

Easy access to service

During your comprehensive eye health examination, your doctor can determine if you are a candidate for Lasik. If you qualify, the doctor can also make arrangements for the procedure with one of the centers that participates in this program.

Your HumanaVision ID card verifies your eligibility for Lasik discounts. You can obtain a list of providers from our website, HumanaVisionCare.com or by calling a Customer Care Specialist at 866-537-0229.

This discount cannot be combined with any other discount or promotional offer. The HumanaVision Lasik program is not affiliated with any medical or health plan.

¹ Laser-assisted in-situ keratomileusis

² If qualified as a Lasik candidate by the network doctor

³ Nearsighted better than -2 with astigmatism better than -1 and other restrictions apply

The Lasik program is a discount only for HumanaVision members and is not a covered benefit.

Insured by Humana Insurance Company or CompBenefits Insurance Company, or The Dental Concern, Inc.

See the difference a bigger, better HumanaVision network can make for you.

HumanaVision VCP has a newly expanded network. Choose from more than 35,000 participating optometrist, ophthalmologist, and national retail locations, including LensCrafters, Pearle Vision, Sears Optical, Target Optical, and JCPenney.



HumanaVision offers:

- **Cost-Savings** — Your benefits for eyewear apply at even more HumanaVision provider locations. And you'll pay the same cost for frames no matter where you go.
- **Choice** — You now have access to exclusive lines of designer frames, such as Dolce & Gabbana®, Oakley®, Prada®, Ralph Lauren®, and Ray-Ban®.
- **Convenience** — Take care of eye exams and frames all in one visit. Many locations offer night and weekend appointments to fit your schedule.

Start enjoying these benefits today. Be on the lookout for enrollment session information or visit:

HumanaVisionCare.com

Humana®



LENSCRAFTERS®

PEARLE VISION®

Sears
Optical

OPTICAL



Finding a provider is easy.

Call Customer Care at **1-866-537-0229**
or go to **HumanaVisionCare.com**.



To offer the widest choice, HumanaVision also includes independent optometrists and ophthalmologists located throughout the country. For a complete listing of providers near you, visit **humanavisioncare.com**.



Looking for a great pair of glasses to fit your unique personality and lifestyle? LensCrafters is the right place for you. You can choose from a wide selection of fashion frames including the latest designers like Prada®, Versace®, Burberry®, and Dolce & Gabbana®. Add the latest lens technology for that great pair of glasses. More than 850 locations nationwide. Visit **lenscrafters.com** for the latest styles and trends and your nearest location.



Pearle Vision continues the legacy of personalized eye care that Dr. Stanley Pearle started over 45 years ago. Combine that with a great selection of frames and lens options and over 750 convenient locations to make Pearle Vision a great place for your family's eye care. Go to **pearlevision.com** to learn more.



Sears Optical has been helping families see better and look great at the right price for over 45 years. Everything you love and trust about Sears is what you'll find at Sears Optical — professional service, stylish selection of frames and the latest contact lens advancements, quality, and great value for the entire family. Satisfaction guaranteed or your money back. More than 850 Sears Optical locations are conveniently located nationwide. Visit **searsoptical.com** for one near you.



Your eyes. Your style. Target Optical provides fashion for less than you've come to expect from Target, with the care of a professional independent doctor of optometry. You can choose from a huge selection of frames and sunglasses, including brands like Mossimo®, Vogue®, and Versus®. The latest contact lens technology is also available at affordable prices. Visit **target.com** for more information.



JCPenney Optical is a full-service optical center conveniently located in more than 350 JCPenney department stores. Choose from hundreds of frames that will inspire and reflect your lifestyle, including exclusive designer brands such as Bisou Bisou®, a.n.a.®, Liz & Co.®, and Arizona®. JCPenney Optical also offers eye exams, contact lenses, and non-prescription sunwear to meet all of your eyewear needs.