



Vision

Vision benefits

# Quick Reference Guide



We've got good news for your clients who want to offer vision benefits to their employees. A vision plan from UnitedHealthcare offers a variety of funding options that range from employer-paid to employee-paid, so your client can choose the one that works best for their company. We offer professional expertise and technical resources to take your client from sale to enrollment, including employee communications, customer service and ongoing administration. We make it easy for your clients, which makes it easy for you to sell.

## Product Scope

- Covered-in-full benefits for eye exams, eyeglasses and contact lenses
- Discounts on non-covered options to reduce out-of-pocket expenses
- Flexibility for employers to determine plan design, copayment amounts and frequency options

## Advantages

- Low premiums, affordable copayments and reduced out-of-pocket expenses for non-covered lens options
- Materials-cost contracting, resulting in lower out-of-pocket expenses for employees
- Access to discounted laser vision correction procedures
- Preferred pricing on premium hearing aids
- Additional Material Discount program<sup>1</sup> – 20% discount on additional material purchases after benefit has been exhausted (available at participating network locations)
- Discounts for online contact lens orders



## Expertise

### National Network

- Over 53,000 access points
- Both private practice and retail providers
- Providers who meet or exceed quality and licensing standards
- Traditional and extended office hours available

### Account Management

- Simplified administration (single-eligibility file, single bill and dedicated regionally based account management team)
- Extensive reporting capabilities for groups that are experience-rated
- Able to perform targeted provider recruiting to ensure adequate network access
- Client-focused toll-free number

### Member Services

- Paperless plan administration – no claim forms or vouchers
- Simple, self-service access to plan information and network providers
- Toll-free Customer Care line
- 24/7 interactive voice response (IVR)
- Comprehensive website that can generate and print personalized ID cards

### Technology

- Employees can check eligibility and review vision benefits online
- Independent vision providers can submit eyeglasses and contact lens orders online for faster and more efficient service
- Improved IVR offers accurate call routing and consolidated phone numbers

## Network Benefits

### Eye examination

- Eye exam with a fixed copay (if applicable)

### Eyeglass lenses

- A pair of single-vision, lined bifocal or lined trifocal lenses are fully covered (after applicable copay)
- Standard scratch-resistant coating on all lenses processed by our laboratory network are fully covered

### Lens options

- Lens options (like high index and progressive lenses) at a 20% to 40% discount – a substantial savings

## Frame benefits<sup>2</sup>

- An allowance (typically \$130) to be applied to cost of frames
- Many providers offer up to 30% off the difference between the frame allowance and the retail price of the frame, which reduces members' out-of-pocket costs if they choose frames that exceed the allowance.

## Contact lens benefits<sup>2</sup>

- Fully covered (after applicable copay)
- Covers evaluation and fitting fees, contact lenses (including many popular brands and disposables, depending on prescription and plan selected), and up to two follow-up visits
- An allowance toward evaluation and fitting fees and purchase of contacts outside the fully covered selection (such as toric, gas permeable and bifocal contacts)
- Employees also receive savings when they use our online discount ordering program.

## Laser vision correction

- Access to discounted laser vision correction procedures through our partnerships with the Laser Vision Network of America and LasikPlus<sup>®</sup> Vision Centers

## Preferred Pricing on Hearing Aids

- Members can purchase high-quality, digital hearing aids at meaningful savings over retail through hi HealthInnovations<sup>™</sup>. These hearing aids use advanced technology to enhance speech understanding and comfort.

## Out-of-Network Benefits

- Reimbursement for out-of-network vision services, up to the plan's maximum allowance schedule

## Funding Options

### Employer-Paid

- Employer covers premium cost

### 50% Employer-Paid

- Premium cost split 50-50 between employer and member

### Employee Paid: Voluntary Vision

- Premium costs paid by employee via payroll deduction
- Participation is optional

### Employee Core: Voluntary Dependent

- Employer covers premium cost for employee
- Employee has option to pay additional premium for dependent coverage via payroll deduction

## Enrollment Capabilities

You don't need to be an expert. Our enrollment Support Team is here to help make benefits education easy and enrollment simple. After you make the sale to our customer, let us help make the sale to their employees. We want you and your clients to be comfortable with employees having the information they need to make their decision to purchase Vision benefits.

### For Your Client

- Knowledgeable account team
- Enrollment planning with our Voluntary consultants
- Online enrollment for their employees<sup>3</sup>

### For Their Employees

- Pre-enrollment multimedia education for employees
- Educational benefits brochures
- Simple enrollment forms
- Benefit manager train-the-trainer sessions for large decentralized groups
- Enrollment counselors to help them decide which coverage is right for them
- Online enrollment<sup>3</sup>
- Personalized enrollment forms



### Contact Us Today

For more information about UnitedHealthcare Vision, contact your UnitedHealthcare representative.



<sup>1</sup> Please note, not all network providers participate in the Additional Material Discount program.

<sup>2</sup> Benefit applies to frames or contact lenses. Frame discounts do not apply when prohibited by frame manufacturer.

<sup>3</sup> Available in most instances; contact your account representative for details.

UnitedHealthcare Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, 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 and associated COC form number VCOC.INT.06.TX.