

Summary of Benefits

### **Your Vision Benefits**

**Escambia County BOCC** 



#### Florida

## HumanaVision

#### Vision Care Plan

#### Escambia County BOCC

	See a participating provider	See a nonparticipating provider
Exam¹ with dilation as necessary	100% after \$10 copay	\$35 allowance
Lenses		
• Single	100% after \$15 copay	\$25 allowance
• Bifocal	100% after \$15 copay	\$40 allowance
• Trifocal	100% after \$15 copay	\$60 allowance
Frames	\$50 wholesale allowance	\$45 retail allowance
Contact lenses <sup>2</sup>		
• Elective (conventional and disposable) <sup>3</sup>	\$150 allowance	\$150 allowance
• Medically necessary (limit one pair) <sup>4</sup>	100%	\$210 allowance
Frequency (based on date of service)		
• Examination	Once every 12 months	Once every 12 months
<ul> <li>Lenses or contact lenses</li> </ul>	Once every 12 months	Once every 12 months
• Frame	Once every 24 months	Once every 24 months
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#### Additional plan discounts

- Members may benefit with fixed pricing for most lens options including anti-reflective and scratch-resistant coatings.
- Members may also be eligible to receive up to a 20 percent retail discount on a second pair of eyeglasses, which is available for 12 months after the covered eye exam through the participating provider who sold the initial pair of eyeglasses.
- After copay, standard polycarbonate available at no charge for dependents less than 19 years old.
- <sup>1</sup> Material copay is required for a complete pair of eyeglasses, lenses or frames.
- <sup>2</sup> If a member prefers contact lenses, the plan provides an allowance for contacts in lieu of all other benefits (including frames) (Vision Care Plan only).
- <sup>3</sup> The contact lens allowance applies to professional services (evaluation and fitting fee) and materials. Members may be eligible to receive up to a 15 percent discount on in-network professional services, which is available for 12 months after the covered eye exam.
- <sup>4</sup> Benefit provides coverage for professional services and one pair of medically necessary contact lenses with prior plan authorization.

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#### Vision Care Plan

#### HumanaVision Lasik discount

We have 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				
888-358-3937 (designated locations only)	\$895		\$1,295	\$1,895*
<b>Lasik</b> Plus	\$695*	\$1,395*		
866-757-8082	Lasik <i>Plus</i> free enhancements for 1 year	Lasik <i>Plus</i> free enhancements for life	\$1,895* Lasik <i>Plus</i> free enhancements for life	
QualSight LASIK 855-456-2020	<b>\$895</b> QualSight free enhancements for 1 year	<b>\$1,295</b> with QualSight Lifetime Assurance Plan	\$1,320	<b>\$1,995*</b> with QualSight Lifetime Assurance Plan

#### 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=\$25x2=\$50)	\$137.50

Retail costs may differ and are based on 2½ times the wholesale cost. Actual savings may vary.

#### Use your HumanaVision benefits

HumanaVision options have you covered and make eye care affordable. You have access to one of the largest vision networks in the United States, with more than 35,000 participating optometrist, 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 HumanaVisionCare.com

#### How it Works

- 1. After signing up for your vision plan, you will receive an ID card in the mail
- 2. Prior to scheduling your appointment, select a network provider through the Customer Care Center, automated information line, or 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 this time





JCPenney Optical





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<sup>\*</sup>with IntraLase™

<sup>\*\*</sup>Pricing varies by section procedure offered by the provider you choose and options in your area. Not all locations offer fixed pricing. Please call the provider for details

#### Know what your plan covers

Attached is a summary of HumanaVision benefits that are described in detail in your certificate. You can find your certificate on **HumanaVisionCare.com** or call 1-866-537-0229. 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, and the plan pays in-network providers directly, you also have the freedom to use out-of-network 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 our network simply by visiting HumanaVisionCare.com, if you prefer, call us at 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 (non-prescription) 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 a similar law

# Vision health impacts overall health

Routine eye exams can lead to early detection of vision problems and other diseases such as diabetes, hypertension, multiple sclerosis, high blood pressure, osteoporosis, and rheumatoid arthritis.<sup>1</sup>



<sup>1</sup> Thompson Media Inc.

This is not a complete disclosure of plan qualifications and limitations.

Check with your local Humana or HumanaDental sales office to verify product availability.

Insured by Humana Insurance Company or CompBenefits Insurance Company or CompBenefits Company



Humana.com

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## Clearly simple: Humana vision

### 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.<sup>2</sup>

## Focus on healthy eyesight with a Humana Vision Care Plan

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. <sup>1</sup>

#### With Humana Vision Care Plan 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 44,000 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 Humana Vision Care Plan.



<sup>&</sup>lt;sup>1</sup> American Optometric Association

<sup>&</sup>lt;sup>2</sup> Thompson Media Inc.

### Humana Vision Lasik





# Opening doors to better vision for thousands of people – with affordable Lasik<sup>1</sup> procedures

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

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.

- <sup>1</sup> Laser-assisted in-situ keratomileusis
- <sup>2</sup> If qualified as a Lasik candidate by the network doctor

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.

#### **Reduced fees**

Lasik procedures are available if you are nearsighted or have astigmatism and wear glasses or contacts.<sup>2</sup> 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):

	Custom**
TLC 888-358-3937	\$895 \$1,295 \$1,895*
<b>LasikPlus</b> 866-757-8082	\$1,895* LasikPlus free enhancements for life
QualSight LASIK 855-456-2020	\$1,320 \$1,995* with QualSight Lifetime Assurance Plan

<sup>\*</sup>with IntraLase™

#### 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. All pricing listed is per eye.



<sup>\*\*</sup>Pricing varies by section procedure offered by the provider you choose and options in your area. Not all locations offer fixed pricing. Please call the provider for details.

Relationships are built on trust. Respect for an individual's privacy goes a long way toward building trust. Humana values our relationship with you, and we take your personal privacy seriously. Humana's Notice of Privacy Practices outlines how Humana may use or disclose your personal and health information. It also tells how we protect this information. The notice provides an explanation of your rights concerning your information, including how you can access this information and how to limit access to your information. In addition, it provides instructions on how to file a privacy complaint with Humana or to exercise any of your rights regarding your information.

If you'd like a copy of Humana's Notice of Privacy Practices, you can request a copy by:

- Visiting **Humana.com** and clicking the Privacy Practices link at the bottom of the home page
- E-mailing us at privacyoffice@humana.com
- Sending a written request to:
   Humana Privacy Office
   P.O. Box 1438
   Louisville, KY 40202