

Vision Care Plan

Cumberland Heights Foundation, Inc.

	See a participating provider	See a nonparticipating provider
Exam with dilation as necessary	100% after \$20 copay	\$35 allowance
Lenses		
• Single	100% after \$20 copay	\$25 allowance
• Bifocal	100% after \$20 copay	\$40 allowance
• Trifocal	100% after \$20 copay	\$60 allowance
Frames	\$45 wholesale allowance	\$40 retail allowance
Contact lenses ¹		
• Elective (conventional and disposable) ²	\$110 allowance	\$110 allowance
• Medically necessary	100%	\$210 allowance
Frequency ³		
• Examination	Once every 12 months	Once every 12 months
• Lenses or contact lenses	Once every 12 months	Once every 12 months
• Frame	Once every 24 months	Once every 24 months

Additional plan discounts

- Members receive additional fixed copayments on lens options including: anti-reflective 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 and available through the VCP network provider who sold the initial pair of eyeglasses.
- After copay, standard polycarbonate available at no charge for dependents less than 19 years old.

¹ If a member prefers contact lenses, the plan provides an allowance for contacts in lieu of lenses.

² The contact lens allowance applies to professional services (evaluation and fitting fee) and materials.

³ Frequency based on date of service

Lasik and PRK procedures

Members receive substantial reductions when procedures are done by network providers.

Members can expect to pay no more than \$1,800 per eye for conventional Lasik procedures and \$2,300 per eye for custom Lasik or they can use designated TLC Vision Lasik Advantage Centers that have the following fixed prices:

• Conventional Lasik	\$895 per eye
• Custom Lasik	\$1,295 per eye
• Custom Lasik with IntraLase	\$1,895 per eye

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
\$90-\$135	\$45	\$45	\$0	\$90-\$135
\$150-\$225	\$75	\$45	\$60 (\$75-\$45=\$30x2=\$60)	\$90-\$165

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

Questions?

Check out **HumanaVisionCare.com**

Call Customer Care at 1-866-537-0229
from 8 a.m. - 8 p.m., Monday - Thursday,
and 8 a.m. - 6 p.m. Friday, Eastern time.

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.¹

¹ Thompson Media Inc.

Use your HumanaVision VCP benefits

HumanaVision VCP 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 25,000 participating optometrist and ophthalmologists. 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 the Vision Care Plan, members 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 VCP form after your exam, you'll pay any copayments and/or costs of any upgrades at this time

Know what your plan covers

Attached is a summary of HumanaVision VCP 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
- › 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 VCP, 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 VCP 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

HUMANA
Specialty Benefits

Vision products insured by Humana Insurance Company or
CompBenefits Insurance Company