

# HumanaOne Vision Direct Plan



## Vision Direct

	See a participating provider	See a nonparticipating provider <sup>1</sup>
<b>Exam with dilation</b> as necessary <sup>2</sup>	\$10 copay	\$38 reimbursement
<b>Frames</b> <sup>3,4</sup> Choose from a wide range of frames the plan covers in full, or select any other frame and pay the difference from what the plan covers	\$40 wholesale allowance after \$15 copay	\$33 reimbursement
<b>Lenses</b>	20% retail discount	Not covered
<b>Professional contact lens services</b> (evaluation and fitting fee)	15% retail discount	Not covered
<b>Frequency</b> <sup>5</sup>		
• Examination	Once every 12 months	Once every 12 months
• Frames	Once every 12 months	Once every 12 months

### Additional plan discounts

- Members receive a 20 percent retail discount on a second pair of eyeglasses for 12 months after the exam from the network provider who sold the initial eyeglasses.
- Members receive substantial reductions on Lasik vision correction when procedures are done by network providers.

<sup>1</sup> Reimbursement will be made after applicable copayment is deducted. Out of network benefits only available in the following states: IL, MD, MO, OH, OK, TN.

<sup>2</sup> Eye examination can include 1) personal and family medical and ocular history; 2) visual acuity (unaided or acuity with present correction); 3) external exam; 4) papillary exam; 5) visual field testing (confrontation); 6) internal exam (direct or indirect ophthalmoscopy recording cup disc ratio, blood vessel status and any abnormalities); 7) biomicroscopy (i.e., cover test); 8) tonometry; 9) reflection (with recorded visual acuity); 10) extra ocular muscle balance assessment; 11) diagnosis and treatment plan.

<sup>3</sup> The frame allowance is based on a wholesale price of \$40, which typically equals a retail price of \$120. This may vary by provider.

<sup>4</sup> The frame allowance is in addition to \$15 copay.

<sup>5</sup> 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 from network providers. Members also receive benefits on services performed by preferred TLC Select Lasik Plan providers at the following fixed prices:

• Silver Package:	\$895 per eye for Conventional Lasik
• Gold Package	\$1,295 per eye for CustomLasik. TLC Lifetime Commitment can be purchased, \$200 per eye
• Platinum Package	\$1,895 per eye for CustomLasik plus Bladeless Lasik (using IntraLase technology). Includes the TLC Lifetime Commitment. PRK is available on this package only.

Members must call TLC Vision Advantage Program at 888-358-3937 to initiate services.

## 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.

Wholesale price	– Wholesale allowance	= Difference x2	Frame copay	Member pays	Retail savings*
\$40	\$40	\$0	\$15	\$15	\$65-\$105
\$70	\$40	\$60	\$15	\$75	\$65-\$135

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

## 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.

## Use your HumanaOne Vision Direct benefits

HumanaOne Vision Direct 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 22,500 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

## How it Works

1. After signing up for the HumanaOne Vision Direct Plan, members will receive an ID card in the mail
2. Prior to scheduling your appointment, select a network provider. Make sure to let the provider know you have coverage through HumanaOne - Vision Direct (VCP).
3. Schedule an appointment, providing your name and the patient's name
4. Sign your provider's HumanaOne Vision Direct 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 HumanaOne Vision Direct benefits that are described in detail in the policy. 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 HumanaOne Vision Direct, you pay your eye care professional directly for copayments and any extra cosmetic options selected at the time of service

## Know what your plan doesn't cover

Some items and services not included in HumanaOne Vision Direct 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



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