



## Vision Benefit Summary

Customer Service and Provider Locator: (800) 638-3120

[www.umar.com](http://www.umar.com)

Spectera vision has been trusted for more than 50 years to deliver affordable, innovative vision care solutions to the nation's leading employers through experienced, customer-focused people and the nation's most accessible, diversified vision care network.

In-network, covered-in-full benefits (up to the plan allowance and after applicable copay) include a comprehensive exam, eyeglasses with standard single vision, lined bifocal, lined trifocal, or lenticular lenses, standard scratch-resistant coating and the frame, or contact lenses in lieu of eyeglasses. Members age 0-12 are eligible for a 2nd exam. Members age 0-12 are also eligible for a replacement frame and lenses if they have a prescription change of 0.5 diopter or more. The 2nd exam and replacement benefits are the same as the initial exam, frame and lens benefits.

### Exam with Materials

Benefit Frequency	
Comprehensive Exam(s)	Once every 12 months
Spectacle Lenses	Once every 12 months
Frames	Once every 24 months
Contact Lenses in Lieu of Eyeglasses	Once every 12 months

### In-Network Services

Copays	
Exam(s)	\$ 10.00
Materials	\$ 10.00

### Frame Benefit (for frames that exceed the allowance, an additional 30% discount may be applied to the overage)<sup>1</sup>

Private Practice Provider	\$130.00 retail frame allowance
Retail Chain Provider	\$130.00 retail frame allowance

### Lens Options

Standard Scratch-resistant Coating, Polycarbonate Lenses for Dependent Children (up to age 19) - covered in full.
Other optional lens upgrades may be offered at a discount. Based on state guidelines, lens materials and options may not be available at these discounted prices at all provider locations. Please ask your provider for details. The Lens Options list can be found at <a href="http://myspectera.com">myspectera.com</a> .

**Contact Lens Benefit<sup>2</sup>** (Formulary contact lenses refer to contact lenses available on our formulary contact list. Contact lenses not on this list are referred to as Non-Formulary. A copy of the list can be found at [myspectera.com](http://myspectera.com)).

<b>Formulary contact lenses</b> The fitting/evaluation fees, contact lenses, and up to two follow-up visits are covered in full after copay (if applicable).	If you choose disposable contacts, up to 8 boxes are included when obtained from an in-network provider.
<b>Non-Formulary contact lenses</b> An allowance is applied toward the purchase of contact lenses outside the Formulary. Material copay (if applicable) is waived.	\$200.00
<b>Necessary contact lenses<sup>3</sup></b>	Covered in full after copay (if applicable).

### Out-of-Network Reimbursements (Copays do not apply)

Exam(s)	Up to \$75.00
Frames	Up to \$55.00
Single Vision Lenses	Up to \$50.00
Lined Bifocal Lenses	Up to \$70.00
Lined Trifocal Lenses	Up to \$90.00
Lenticular Lenses	Up to \$90.00
Elective Contacts in Lieu of Eyeglasses <sup>2</sup>	Up to \$130.00
Necessary Contacts in Lieu of Eyeglasses <sup>3</sup>	Up to \$210.00

## Discounts

### Laser vision

Spectera has partnered with the Laser Vision Network of America (LVNA) to provide our members with access to discounted laser vision correction providers. Members receive 15% off standard or 5% off promotional pricing at more than 550 network provider locations and even greater discounts through set pricing at Lasik<sup>Plus</sup>® locations. For more information, call 1-888-563-4497 or visit us at [www.uhclask.com](http://www.uhclask.com).

### Additional Material

At a participating in-network provider you will receive up to a 20% discount on an additional pair of eyeglasses or contact lenses. This program is available after your vision benefits have been exhausted. Please note that this discount shall not be considered insurance, and that Spectera shall neither pay nor reimburse the provider or member for any funds owed or spent. Additional materials do not have to be purchased at the time of initial material purchase.

### Hearing Aids

As a Spectera vision plan member, you can save on high-quality hearing aids when you buy them from hi HealthInnovations™. To find out more go to [hiHealthInnovations.com](http://hiHealthInnovations.com). When placing your order use promo code myVision to get the special price discount.

<sup>1</sup>30% discount available at most participating in-network provider locations. May exclude certain frame manufacturers. Please verify all discounts with your provider.

<sup>2</sup>Contact lenses are in lieu of eyeglass lenses and/or eyeglass frames. Coverage for Formulary contact lenses does not apply at Costco, Walmart or Sam's Club locations. The allowance for Non-Formulary contact lenses applies to materials. No portion will be exclusively applied to the fitting and evaluation.

<sup>3</sup>Necessary contact lenses are determined at the provider's discretion for one or more of the following conditions: Following cataract surgery without intraocular lens implant; to correct extreme vision problems that cannot be corrected with eyeglass lenses and/or frames; with certain conditions such as anisometropia, keratoconus, irregular corneal/astigmatism, aphakia, pathological myopia, aniseikonia, aniridia, facial deformity, or corneal deformity. If your provider considers your contacts necessary, you should ask your provider to contact Spectera vision confirming the reimbursement that Spectera will make before you purchase such contacts.

## Important to Remember:

### In-Network

- Always identify yourself as a Spectera vision member when making your appointment. This will assist the provider in obtaining your benefit information.
- Your participating provider will help you determine which contact lenses are available in the Spectera Formulary.
- Your \$200.00 contact lens allowance applies to materials. No portion will be exclusively applied to the fitting and evaluation. Your material copay is waived when purchasing Non-Formulary contacts.
- Patient options such as UV coating, progressive lenses, etc., which are not covered-in-full, may be available at a discount at participating providers. Based on state guidelines, lens materials and options may not be available at these discounted prices at all provider locations. Please ask your provider for details. The Lens Options list can be found at [myspectera.com](http://myspectera.com).

### Choice and Access of Vision Care Providers

Spectera offers its vision program through a national network including both private practice and retail chain providers. To access the Provider Locator service or for a printed directory, visit our website [myspectera.com](http://myspectera.com) or call (800) 638-3120, 24 hours a day, seven days a week. You may also view your benefits, search for a provider or print an ID card online at [myspectera.com](http://myspectera.com).

Retain this Spectera vision benefit summary which includes detailed benefit information and instructions on how to use the program. Please refer to your Certificate of Coverage for a full explanation of benefits.

**In-Network Provider** - Copays and non-covered patient options are paid to provider by program participant at the time of service.

**Out-of-Network Provider** - Participant pays all billed charges to the provider, and Spectera reimburses the participant for services rendered up to the maximum allowance. Copays do not apply to out-of-network benefits. Receipts for payments should be submitted within 90 days after the date of service to the following address: Spectera Vision, Attn. Claims Department, P.O. Box 30978, Salt Lake City, UT 84130. If it was not reasonably possible to give written proof in the time required, the Company will not reduce or deny the claim for this reason. However, proof must be filed as soon as reasonably possible, but no later than 1 year after the date of service unless the Covered Person was legally incapacitated.

**Customer Service is available toll-free at (800) 638-3120 from 8:00 a.m. to 11:00 p.m. Eastern Time Monday through Friday, and 9:00 a.m. to 6:30 p.m. Eastern Time on Saturday.**

This Benefit Summary is intended only to highlight your benefits and should not be relied upon to fully determine coverage. This benefit plan may not cover all of your healthcare expenses. More complete descriptions of benefits and the terms under which they are provided are contained in the certificate of coverage that you will receive upon enrolling in the plan. If this Benefit Summary conflicts in any way with the Policy issued to your employer, the Policy shall prevail.

Spectera vision coverage provided by or through Spectera Insurance Company, located in Hartford, Connecticut, Spectera Insurance Company of New York, located in Islandia, New York, 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 or VPOL.13TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.

