

OptumHealthSM Vision

Preventive care focusing on employees and medical savings

Good vision care programs provide important preventive care that can save employers and their plan members substantial medical claim dollars. The OptumHealthSM Vision program from UMR offers employees top-quality, affordable vision benefits including eye exams and materials, in addition to screenings that help detect medical conditions.

Why Offer Vision Care?

The Department of Health and Human Services lists eye problems as the third leading chronic condition in the U.S. restricting activity and efficiency. Studies confirm the universal need for a comprehensive vision care program:

- An estimated \$35 billion is lost each year due to vision disorders in people over age 40, including \$8 billion from productivity losses.¹
- More than 84 percent of adults in the United States need prescription lenses.²
- Nearly 90 percent of computer users will one day develop a vision problem related to computer use.³
- Routine eye exams provide an opportunity for spotting systemic health problems, such as diabetes, hypertension, multiple sclerosis, brain tumors, lupus, AIDS, osteoporosis, rheumatoid arthritis and Graves' disease.⁴
- Affected employees don't have a choice. They have to pay for optical care and often pay far too much. They are likely paying in after-tax dollars and at full retail prices.
- After premium costs are paid, a good vision plan can save a person anywhere from 40 percent to 60 percent off the normal price of vision care and corrective eyewear.⁵

—Over—



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OptumHealth

A Closer Look at What We Offer

OptumHealth Vision features covered-in-full benefits, including:

A comprehensive eye exam

A frame benefit

Spectacle lenses

Contact lenses (in lieu of glasses)

An out-of-network allowance for exams, lenses and frames

Patient lens options at a discount of 20 percent to 40 percent off of retail pricing

Member discounts for laser vision correction

IMPORTANT NOTE:

All major eye problems or procedures are covered under the medical plan rather than the vision plan.

Why OptumHealth?

OptumHealth Vision is inexpensive, easy to administer and one of the most comprehensive plans in the industry.

- *Strategic Cost Management* – OptumHealth has 40 years of managed care vision experience with over 30,000 providers in all 50 states serving more than 20 million members. They use their size and scale to negotiate substantial optical care savings through deep discounts that can save employees and plan members anywhere from 40 percent to 60 percent off the normal price of vision care and corrective eyewear. Employer-paid programs can also be added for as little as 2 percent of an employer's total benefits budget.
- *Maximum Flexibility* – Through OptumHealth Vision, UMR offers two comprehensive vision options, a fully insured vision product and a self-funded vision plan. Both options feature 12 benefit designs based on benefit frequency for eye exams, contact lenses and frames as well as variable co-pays ranging from \$0 to \$30. Other benefit designs are available upon request.
- *Personalized Service* – Plan members have access to a nationwide network of private practice optometrists and ophthalmologists as well as conveniently located retail optical providers with evening and weekend hours along with same-day service. More than 20 million people have selected OptumHealth for their vision care needs, making it the fastest growing vision carrier in the industry.

More Information

To find out more, contact your UMR sales representative or account manager. You can also visit us at umr.com.



See what you've been missing
with the OptumHealth
Vision program from UMR!

