



Welcome to your vision plan

United
Healthcare

 **PYRAMID**
GLOBAL HOSPITALITY

Vision plan details are here









Use this guide to review vision benefits from UnitedHealthcare. Inside, you can check out your plan details, learn about other benefits and more. Ready?

Review plan features and benefits

Keeping an eye on your vision health is an important part of preventive health care. Check out what's included in your vision plan.

Let's get started

- 1 Review plan features and benefits
- 2 Search the network to find a provider
- 3 Enroll

VISION PLAN FEATURES		
	Access to a large network of vision providers	✓
	Comprehensive eye exams and integrated services that check for serious medical conditions	✓
	Retinal screenings (require a copay)	✓
	Expanded pediatric vision benefit	✓
	Flexible frame coverage: * A frame allowance fully covers many popular frames. For frames that cost more than the allowance, a discount may be applied to the coverage—which further reduces your out-of-pocket costs.	✓
	Contact lens benefits: * Fitting and evaluation fees for many popular brands of disposable and planned replacement contacts are covered in full after applicable copayments. Up to 2 follow-up visits are also covered.	✓
	Contact lens allowance	✓
	Popular lens options: High-index lenses, anti-reflective coatings and more are offered at a discount. Standard scratch-resistant coating is included at no charge.	✓

*Benefit applies to frame or contact lenses. Frame discounts do not apply when prohibited by frame manufacturer.

More benefits that are part of the plan

Take a look at what's included.



Tap into your benefits

After you enroll, go to myuhcvision.com®. It's your personalized health hub, where you can find a network provider, manage your claims and more.



Children's Eye Care Program

Get coverage for a second eye exam each plan year for members up to age 13, at no additional premium cost. Standard copays apply.



Laser vision correction

You have access to exclusive pricing within our national LASIK network. Learn more at myuhcvision.com.

We're here to help.



1-800-638-3120

Additional savings for employees



With a UnitedHealthcare dental or vision plan, employees have access to BenefitHub, an online marketplace with discount offers on services and products focused on health and well-being.

Valued savings from leading brands

Employees can access 200+ discounts on items and services such as:



Contact lenses – 10% savings on a range of leading brands



Online coaching – Discounts on programs for weight loss, stress reduction, diabetes management, smoking cessation and more



LASIK vision correction – Up to 35% savings through QualSight® LASIK, the nation's largest network of LASIK surgeons*



Health clubs – Savings on enrollment and monthly fees as well as personal training



Hearing aids – Up to 80% savings on advanced-technology hearing aids



Technology services, family entertainment, restaurants – Savings on a variety of ways to connect with friends and family

Learn more

Contact your UnitedHealthcare representative or visit uhc.com/benefithub

*As of April 8, 2021.

Vision benefit summary

UnitedHealthcare 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.

Exam with materials	
Benefit frequency	
Comprehensive exam(s)	Once every 12 months
Eyeglass lenses	Once every 12 months
Frames	Once every 12 months
Contact lenses instead of eyeglasses	Once every 12 months
In-network services	
Copays	
Exam(s)	\$10
Eyeglasses (lenses and frame)	\$20
Contact lenses instead of eyeglasses	\$20
Retinal screening	\$39
Retinal screening for persons with diabetes	\$0
Frame benefit (for frames that exceed the allowance, an additional 30% discount may be applied to the overage)¹	
Private practice provider	\$150 retail frame allowance
Retail chain provider	\$150 retail frame allowance
Lens options	
Standard scratch-resistant coating, polycarbonate lenses for dependent children (up to age 19) and tier 1 progressives—covered in full.	
Contact lens benefit with elective contact lenses²	
Allowance is applied toward the purchase of contact lenses. Contact lens copay is waived.	Up to \$150
Elective contact lens fitting and evaluation	
Allowance is applied toward the contact lens fitting/evaluation fees.	Up to \$25
Necessary contact lenses³	
Covered in full after copay (if applicable).	
2nd pair eyewear benefit	
The additional benefit includes 2nd pair eyewear, one pair of eyeglasses and one contact lens benefit in the same benefit year. Additional pair does not cover 2 pairs of eyeglasses or 2 contact lens benefits in the same benefit year.	
Children's and maternity eye care benefit	
Members age 0-12 and members pregnant or breastfeeding are eligible for a second exam 60 days after the initial exam. Members age 0-12 and members pregnant or breastfeeding are also eligible for a replacement frame and lenses if they have a prescription change of 0.5 diopter or more. The second exam and replacement benefits are the same as the initial exam, frame and lens benefits.	
Out-of-network reimbursements (copays do not apply)	
Exam(s)	Up to \$40
Frames	Up to \$50
Single-vision lenses	Up to \$40
Lined bifocal and progressive lenses	Up to \$60
Lined trifocal lenses	Up to \$80
Lenticular lenses	Up to \$120
Elective contacts instead of eyeglasses ²	Up to \$125
Necessary contacts instead of eyeglasses ³	Up to \$450

¹ Thirty percent discount available at most participating in-network provider locations. May exclude certain frame manufacturers. Please verify all discounts with your provider.

² Contact lenses are instead of eyeglass lenses and/or eyeglass frames. Coverage for formulary contact lenses does not apply at all in-network providers.

³ Necessary contact lenses are determined at the provider's discretion for certain conditions. If your provider considers your contacts necessary, you should ask your provider to contact UnitedHealthcare Vision, confirming the reimbursement that UnitedHealthcare will make before you purchase such contacts.

Discounts

Laser vision

UnitedHealthcare has partnered with QualSight LASIK, the largest LASIK manager in the United States, to provide our members with access to discounted laser vision correction services. Member savings represent up to 35% off the national average price of Traditional LASIK. Contracted prices start at \$945 per eye for Traditional LASIK and \$1,395 per eye for Custom LASIK. Discounts are also provided on newer technologies such as Custom Bladeless (all laser) LASIK. For more information, visit myuhcvision.com.

Additional material

At a participating 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 UnitedHealthcare 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.

Contact lens

Order extra contact lenses at uhcontacts.com for 10% off.

Hearing aids

As a UnitedHealthcare Vision plan member, you can save on custom-programmed hearing aids when you buy them from UnitedHealthcare Hearing. To find out more, go to UHChearing.com. When placing your order, use promo code MYVISION to get the special price discount.

Blue Light Eyesafe

UnitedHealthcare Vision has collaborated with Eyesafe® to provide members with a 20% discount off the retail price on blue-light screen filters for their devices. Members can receive the discount by visiting myuhcvision.com and clicking on the Eyesafe link.

Important to remember:

In-network

- Always identify yourself as a UnitedHealthcare 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 UnitedHealthcare formulary.
- Patient lens options 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 myuhcvision.com.

Choice and access of vision care providers

UnitedHealthcare 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 myuhcvision.com or call **1-800-638-3120**, 24 hours a day, 7 days a week. You may also view your benefits, search for a provider or print an ID card online at myuhcvision.com.

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 UnitedHealthcare 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: UnitedHealthcare 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 1-800-638-3120 from 8 a.m. to 11 p.m. ET, Monday through Friday, and 9 a.m. to 6:30 p.m. ET on Saturday.

READ YOUR PLAN CAREFULLY – THIS BENEFIT SUMMARY PROVIDES A VERY BRIEF DESCRIPTION OF THE IMPORTANT FEATURES OF YOUR PLAN. THIS IS NOT THE INSURANCE CONTRACT. YOUR FULL RIGHTS AND BENEFITS ARE EXPRESSED IN THE ACTUAL PLAN DOCUMENTS THAT ARE AVAILABLE TO YOU UPON YOUR REQUEST TO US.

With our large vision network, there's always a provider in sight

Finding a trustworthy provider who meets your lifestyle, eye care and eyewear needs is easier with UnitedHealthcare.

With our large national eye care network, UnitedHealthcare Vision Network, you can take advantage of personalized care at a private practice or convenient evening and weekend hours at your favorite retail chain.

Well-known practices and brands in our large national network include:

- 1800CONTACTS
- 20/20 Vision Center
- 3 Guys Optical
- All About Eyes
- Allegany Optical
- America's Best
- Bard Optical
- befitting.com
- Boscov's Optical
- Clarkson Eyecare
- Cohen's Fashion Optical
- Costco Optical
- Crown Vision Center
- Dr. Tavel Family Eye Care
- ExpressExam
- Eye Boutique
- Eye Care Center
- Eye Doctor's Optical Outlets
- EyeCare Associates
- Eyeglass World
- EyeMart Express
- Eyetique
- For Eyes
- General Vision Services
- GlassesUSA.com
- Henry Ford OptimEyes
- Horizon Eye Care
- Houston Eye Associates
- JCPenney Optical
- LensCrafters
- Meijer Optical
- Midwest Vision Centers
- My Eyelab
- MyEyeDr.
- National Vision
- Nationwide Vision
- Optyx
- Pearle Vision



Making it easier for you to find a provider

To find the provider who best meets your needs, sign in to myuhcvision.com or call **1-800-638-3120**.

Some providers or locations may not participate in your plan.



WARBY PARKER



1800 contacts®



continued

Well-known practices and brands in our large national network include:

- Rosin Eyecare
- Rx Optical
- Sam's Club
- SEE
- Shawnee Optical
- Shopko
- Site for Sore Eyes
- Standard Optical
- Stanton Optical
- Sterling Optical
- SVS Vision
- Target Optical
- Texas State Optical
- The Eye Doctors
- The Eye Gallery
- Today's Vision
- Total Vision
- Virginia Eye Institute
- Vision Source
- Vision4Less
- Visionworks
- Vista Optical
- Walmart
- Warby Parker — including warbyparker.com
- Wisconsin Vision



See more ways to save

Keep out-of-pocket costs low by visiting [uhccontacts.com](https://www.uhccontacts.com) or [uhcglasses.com](https://www.uhcglasses.com) where you'll have a variety of brands and frame choices at your fingertips.

Call
1-800-638-3120

Visit
myuhcvision.com

Use your vision benefits at Warby Parker



You could save on prescription glasses, sunglasses, contacts and eye exams in stores or online.

Choose your eyeglasses and sunglasses

Finding your perfect pair is easy. Try on 5 frames through Warby Parker’s Home Try-On program or see styles instantly on your face with the Virtual Try-On tool in the Warby Parker app.*

Every pair of glasses comes with anti-reflective and scratch- and smudge-resistant lenses. Prescription sunglasses are scratch-resistant and polarized to reduce glare.

What you get	Without vision insurance	With a UnitedHealthcare Vision plan**
Single-vision eyeglasses	\$95	<p>You pay only your \$20 copay</p> <p>Seriously</p>
Single-vision eyeglasses with high-index lenses	\$125	
Single-vision sunglasses	\$175	
Single-vision sunglasses with high-index lenses	\$205	
Progressive eyeglasses	\$295	
Progressive sunglasses	\$375	
Comprehensive eye exam (at participating stores)	\$75	

Wear contact lenses?

Your plan may apply toward them, too. Shop Scout, Warby Parker’s own brand of daily contacts, plus other daily, biweekly and monthly lenses.



Learn more
Visit warbyparker.com/united

*iPhone® X or higher.

**This is the amount owed by most UnitedHealthcare members whose plans are eligible to be used at Warby Parker.

Enjoy the freedom of LASIK at a value that's clear



Ready to break up with your glasses or contacts? See how you can save with your UnitedHealthcare Vision plan.

See the savings

You have access to discounts on laser vision correction procedures through our alliance with QualSight LASIK. All QualSight LASIK surgeons offer members a discount of up to 35% off national pricing.

Experience the value

When you choose QualSight LASIK, you get many helpful extras, including:

- A free LASIK consultation
- Bladeless laser vision correction procedures
- The choice of more than 800 locations nationwide
- Financing options
- Enhancements for optimal vision correction results, with extended enhancement plans also available
- Personal QualSight Care Manager for 1-on-1 help throughout the process

Save up to
35%
on laser vision
correction at
QualSight LASIK

Get more info

To learn more about laser vision correction, and to find a network surgeon, visit uhc.qualsight.com or call 1-855-321-2020



Renew eyewear prescriptions in minutes



As a UnitedHealthcare Vision member, you can now renew your eyewear prescription virtually with ExpressExam.* This is available at no additional cost and is a quick, simple way to ensure you're prioritizing your vision care.

How it works:



Take the exam

Use your phone or computer to take an online vision exam. It only takes about 10 minutes.



Doctor review

A certified ophthalmologist in your state reviews your exam results.



Get your prescription

If approved, your renewed prescription will be ready to use within a few hours.

Get started

Visit 1800contacts.com/uhc or scan the QR code with your phone to start your exam.



*ExpressExam may not be available in all states. ExpressExam is currently not available in DE, DC, GA, HI, ID, KS, LA, MI, NJ, NM, PR, SC, SD and WV, but this list is subject to change.

Benefits designed to help protect moms and kids

Get bigger vision benefits for optimal eye health when it's needed most. Women who are pregnant or breastfeeding may experience eye or vision changes. Growing kids may also have more frequent vision needs.

Your UnitedHealthcare Vision plan includes expanded benefits for women who are pregnant or breastfeeding, as well as covered children up to age 13, at no additional premium cost.

- **Coverage for a second eye exam**

If you notice changes to your vision during the plan year, you can get your eyes checked a second time without paying an additional premium; standard copays apply.

- **Coverage for 1 new pair of glasses (frames and lenses)**

If your prescription changes .5 diopter or more in a plan year, you can get new glasses without paying an additional premium; standard copays apply.*

Find a nearby provider

See doctors at over 120,000 locations¹ across the country. Visit myuhcvision.com to find an eye doctor near you.



Noticing vision changes? Schedule an eye exam for yourself or your child.

*Refractive changes less than 0.50 diopter are considered normal variations and do not require a change in lenses.

¹ Network snapshot report (internal report), 2021.

² Baby Center. Vision changes during pregnancy. [babycenter.com/pregnancy/your-body/vision-changes-during-pregnancy_1456567](https://www.babycenter.com/pregnancy/your-body/vision-changes-during-pregnancy_1456567). Accessed Jan. 6, 2022.

³ Centers for Disease Control and Prevention. Keep an eye on your vision health. [cdc.gov/visionhealth/resources/features/keep-eye-on-vision-health.html](https://www.cdc.gov/visionhealth/resources/features/keep-eye-on-vision-health.html). Accessed May 23, 2023.

Did you know?

15% of pregnant women experience a change in their vision²

The importance of vision care for kids

Fewer than

15% of preschool children get an eye exam, and

Fewer than

22% receive a vision screening³

Glossary

Note: This glossary is to help you understand the types of coatings, lenses and materials that are listed as your lens options. A child's vision may change frequently during their school years, affecting academic and sports performance.

Coatings

Anti-reflective coating: Lenses that are coated on both sides to reduce glare that help sharpen vision in all lighting conditions. They also help to reduce glare when you use a computer. There are 3 levels of anti-reflective coatings available — standard, premium and platinum. Standard offers a base level of scratch and glare resistance, with platinum giving the highest level of protection. Recommended for people who use a computer for work or who spend a lot of time driving at night.

Photochromic: Lenses that darken when they are exposed to certain kinds of light and lighten when indoors. Recommended for people who spend a lot of time outside or around snow or water and don't like switching between prescription glasses and prescription sunglasses.

Standard scratch coating: Protects against scratches on your eyeglass lenses. This is offered to you at no additional charge. Recommended for everyone.

Tint: Helps to reduce glare and improve contrast. Recommended for people who play sports and those who want to see with better contrast.

UV coating: Offers protection for your eyes against UV light (sunlight that's harmful to you). Recommended for people who spend a lot of time outdoors.

Lenses

Progressive: Sometimes called "no-line bifocals" because they don't have bifocal or trifocal segment lines. Let you switch between near and far distance vision easily. There are 4 levels of progressive lenses on our lens options list — standard, deluxe, premium and platinum. Each tier offers different levels of quality — standard has the base level while platinum has the highest level of quality. Recommended for people who need bifocals but don't want visible lines in their glasses.

Roll and polish edges: Helps to reduce the appearance of the thickness of lenses and provides an improved appearance of the edges. Recommended for people who have thick lenses and want to make them appear thinner.

Materials

High-index lenses: These lenses are thinner than other lens materials, reducing the weight and reducing thickness of the lenses. Recommended for people with higher prescriptions who want thinner, lighter lenses.

Polycarbonate: Made from a thinner, lighter material that offers better impact resistance than regular plastic lenses. Polycarbonate lenses also offer increased ultraviolet protection for your eyes. Polycarbonate lenses for dependent children are offered to you at no additional charge. Recommended for children or people who play sports.

United
Healthcare



This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact UnitedHealthcare Insurance Company.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their 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, VPOL.13.TX or VPOL.18.TX and associated COC form number VCOC.INT.06.TX, VCOC.CER.13.TX or VCOC.18.TX. Plans sold in Virginia use policy form number VPOL.06.VA, VPOL.13.VA or VPOL.18.VA and associated COC form number VCOC.INT.06.VA, VCOC.CER.13.VA or VCOC.18.VA. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

The BenefitHub Discount Program is NOT insurance. The discount program provides discounts with certain retail participants. The discount program does not make payments directly to the retailers. The discount program member is obligated to pay for all services or products but will receive a discount from those retail participants who have contracted with the discount plan organization.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage Organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

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The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

We provide free services to help you communicate with us, such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call 1-800-638-3120, TTY 711.

ATENCIÓN: Si habla español (Spanish), hay de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請致電：1-800-638-3120，TTY 711

Note: Our doctors may also refer to us as Spectera Eyecare Networks.

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