

# Vision Benefit Summary Plan 4

## Benefits at a Spectera® Network Provider

*When you visit a Spectera network provider and receive these covered services....*

<b>Vision Exam</b>	You will pay a \$10 copay at the time of service.
<b>Materials</b>	You will pay a \$25 copay at the time of service. The materials copay is a single payment that applies to the entire purchase of eyeglasses (lenses and frames), or contact lenses in lieu of eyeglasses.
<b>Pair of Lenses (for spectacles)</b> <ul style="list-style-type: none"> <li>• Standard single vision</li> <li>• Standard lined bifocal</li> <li>• Standard lined trifocal</li> <li>• Standard lenticular</li> </ul>	Options, such as progressive lenses, polycarbonate lenses, tints, UV and anti-reflective coating, may be available at a discount. Standard scratch-resistant coating is covered in full.
<b>Frames</b> <ul style="list-style-type: none"> <li>• Covered-in-full frame</li> <li>• Frame outside covered-in-full selection</li> </ul>	Other than copay, all covered-in-full frames are fully covered.  If you select a frame from outside the covered-in-full selection, you will receive a \$50 wholesale frame allowance (approximate retail value of \$120-\$150) at our private practice providers; and a \$130 retail frame allowance at our retail chain providers.
<b>Contact Lenses</b> <ul style="list-style-type: none"> <li>• Covered-in-full elective contact lenses</li> <li>• All other elective contacts</li> <li>• Necessary contact lenses**</li> </ul>	<p>The fitting/evaluation fees, contacts (including disposables), and up to two follow-up visits are covered-in-full (after applicable copay) for the most popular brands on the market. If covered disposable contact lenses are chosen, up to four boxes (depending on prescription) are included when obtained from a network provider. It is important to note that Spectera's covered-in-full contact lenses may vary by provider.</p> <p>A \$105 allowance is applied toward the fitting/evaluation fees and purchase of contact lenses outside of Spectera's covered-in-full contacts (materials copay does not apply). Toric, gas permeable, and bifocal contacts are all examples of contacts that are outside of our covered-in-full selection.</p> <p>Covered-in-full (after applicable copay).</p>
<b>Frequencies</b>	Exam – Once every 12 months. Lenses* – Once every 12 months. Frames – Once every 24 months.

\*Contact lenses are in lieu of spectacle lenses and a frame.

\*\*Necessary contact lenses are determined at the provider's discretion for one or more of the following conditions: Following cataract surgery; To correct extreme vision problems that cannot be corrected with spectacle lenses; With certain conditions of anisometropia; With certain conditions of keratoconus. If your provider considers your contacts necessary, you should ask your provider to contact Spectera concerning the reimbursement that Spectera will make before you purchase such contacts.

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 health care 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.

## Benefits at a Non-Network Provider

When you visit a non-network provider, you will be reimbursed up to the non-network maximums:

<u>Service</u>	<u>Amount</u>	<u>Service</u>	<u>Amount</u>
Exam	Up to \$40	Lenticular Lenses	Up to \$80
Single Vision Lenses	Up to \$40	Frames	Up to \$45
Bifocal Lenses	Up to \$60	Elective Contacts	Up to \$105
Trifocal Lenses	Up to \$80	Necessary Contacts**	Up to \$210

**Network Provider** – Copays and non-covered patient options are paid to provider by program participant.

**Non-Network Provider** – Participant pays full fee to the provider, and Spectera reimburses the customer for services rendered up to maximum allowance. All receipts must be submitted at the same time. Copays do not apply to non-network benefits.

### Important to Remember:

#### **Network**

- Always identify yourself as a Spectera customer when making your appointment. This will assist your provider in obtaining a claim authorization before your visit.
- Your participating provider will help you determine which contact lenses are available in the Spectera selection.
- Your contact lens allowance is applied to the fitting/evaluation fee, as well as the purchase of non-covered contact lenses. For example, if your allowance is \$105 and the fitting fee and evaluation is \$33, you will have \$72 toward the purchase of non-covered contact lenses. Evaluation and fitting fees may vary among providers and type of fitting required.
- Patient options, such as UV coating, progressive lenses, etc., are not covered-in-full but may be available at a discount.

#### **Non-Network Claims**

- Receipts for services and materials purchased on different dates must be submitted together at the same time to receive reimbursement.

#### **Network and Non-Network Benefits**

- Benefits are available every 12 or 24 months (depending on the benefit frequency), based on last date of service.
- Benefits for contact lenses are in lieu of spectacle lenses and frames.

#### **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, visit our Web site at [www.spectera.com](http://www.spectera.com) or call **1-800-839-3242**, 24 hours a day, seven days a week.

Retain this Spectera Benefit Summary and Vision Care Program description that 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.

**Customer Service is available toll-free at 1-800-638-3120 from 8:00 a.m. to 11:00 p.m. Eastern Time, Monday through Friday; and 9:00 a.m. to 5:30 p.m. Eastern Time on Saturday.**

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The following Services and Materials are excluded from coverage under the Policy: post cataract lenses; non-prescription items; medical or surgical treatment for eye disease, which requires the services of a physician; Worker's Compensation services or materials; services or materials that the patient, without cost, obtains from any governmental organization or program; services or materials that are not specifically covered by the Policy; replacement or repair of lenses and/or frame that have been lost or broken; and cosmetic extras.