



Welcome to your vision plan

United
Healthcare



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	VISION PLAN
 Access to a large network of vision providers	✓
 Comprehensive eye exams and integrated services that check for serious medical conditions	✓
 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 overage—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

Welcome to your UnitedHealthcare vision plan



VF Corporation members will see substantial value-adds to their vision benefits in 2023, with a money-saving contact lens formulary option, added benefits for those with increased vision care needs – young children and pregnant or breastfeeding women – and more!

UnitedHealthcare Vision Care Plan		
Service frequency	Exams – once every calendar year Lenses – once every calendar year Frames – once every other calendar year Contacts* – once every calendar year	
Second exam and materials for pregnant or breastfeeding women and children (ages 0–12)	Members who have a prescription change of 0.5 diopter or more in a plan year are eligible for a replacement frame and lenses at the same benefit level as the initial frame and lenses.	
Exam copay	\$10	
Materials copay	\$10	
Vision benefits	In network	Non-network
Eye exam	100%	Up to \$40
Single vision lenses	100%	Up to \$40
Lined bifocal lenses	100%	Up to \$60
Lined trifocal lenses	100%	Up to \$80
Lenticular	100%	Up to \$80
Retail frame allowance	Up to \$130	Up to \$55
Discount on frame overage*	30%	N/A
Contact Lens Benefit – members choose one of the following options in lieu of eyeglasses:		
• Covered formulary (see list)	up to 6 boxes	N/A
• Non-formulary lenses	\$150 allowance	Up to \$150
• Medically necessary	100%	Up to \$210

*In lieu of eyeglasses



Lens options price protection

The list below outlines the maximum out of pocket charge a member may pay for non-covered lens options at participating network providers.

Standard scratch warranty	\$10
Tint	\$0
UV coating	\$0
Photochromic	\$67
Tier 1 anti-reflective	\$30
Tier 2 anti-reflective	\$50
Tier 3 anti-reflective	\$75
Tier 4 anti-reflective	\$95
Roll and polish edges	\$13
Tier 1 progressive	\$0
Tier 2 progressive	\$100
Tier 3 progressive	\$150
Tier 4 progressive	\$200
Tier 5 progressive	\$250
High index < 1.66	\$53
High index 1.66–1.73	\$63
Polycarbonate for children up to age 19	\$0
Polycarbonate for adults	\$33

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, Spectera Eyecare Networks, 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:

- *NEW!* 1-800 Contacts
- 20/20 Vision Center
- 3 Guys Optical
- Accurate Optical
- All About Eyes
- Allegany Optical
- America's Best
- Bard Optical
- Boscov's Optical
- Clarkson Eyecare
- Co/Op Optical
- Cohen's Fashion Optical
- Costco Optical
- Crown Vision Center
- CVS Optical Center
- Dr. Tavel Family Eye Care
- Eye Boutique
- EyeCare Associates
- Eye Express
- Eye Care Center
- Eyeglass World
- EyeMart Express
- Eyetique
- For Eyes
- General Vision Services
- GlassesUSA.com
- H. Rubin Vision Centers
- Henry Ford OptimEyes
- Horizon Eye Care
- Houston Eye Associates
- JCPenney Optical
- *NEW!* LensCrafters
- Midwest Vision Centers
- MyEyeDr.
- National Optometry
- National Vision
- Nationwide Vision
- Optical Shop at Meijer



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.

LENSCRAFTERS®



1800 contacts®



AMERICA'S BEST | CONTACTS EYEGLASSES



WARBY PARKER



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

- Optyx
- Ossip Optometry
- Pearle Vision
- Rosin Eyecare
- Rx Optical
- Sam's Club
- Schaeffer Eye Center
- Sears Optical
- SEE Inc.
- Shawnee Optical
- Shopko
- Site for Sore Eyes
- Standard Optical
- Stanton Optical
- Sterling Optical
- SVS Vision
- Target Optical
- Texas State Optical
- The Eye Gallery
- The Hour Glass
- Today's Vision
- Virginia Eye Institute
- Vision4Less
- Visionmart Express
- Visionworks
- Vision Source
- Vista Optical
- Walmart
- Warby Parker — including **warbyparker.com**
- Wisconsin Vision



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	You pay only your copay!
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.

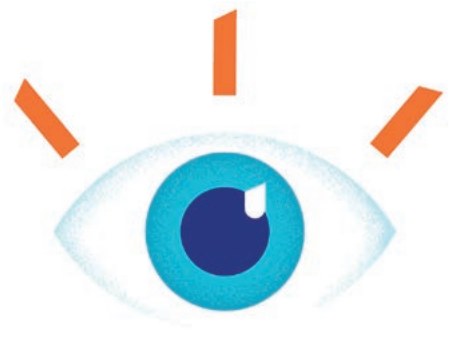


Learn more
Visit warbyparker.com/united

*iPhone® X or higher.

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

See more from your coverage with popular contact lens brands*



With your UnitedHealthcare Vision plan, you've got choices when it comes to contact lenses. Choose from a range of popular brands and products to help you get the most out of your coverage. Your eye doctor can help determine which contact lenses are best for you.

Contact lens selection list**

Daily replacement***

- Alcon DAILIES® AquaComfort Plus® (30 lenses per box)
- Alcon DAILIES® AquaComfort Plus® Toric (30 lenses per box)
- Bausch + Lomb Biotrue® ONEday (30 lenses per box)
- CooperVision® clariti™ 1-day (30 lenses per box)
- Johnson & Johnson 1-Day ACUVUE® Moist® (30 lenses per box)
- X-Cel Extreme H2O® Daily (30 lenses per box)

Bi-weekly replacement***

- Alcon FreshLook® Handling Tint (6 lenses per box)
- Bausch + Lomb SofLens® 38 (6 lenses per box)
- CooperVision® Avaira Vitality™ (6 lenses per box)
- CooperVision® Biomedics® 55 Premier (6 lenses per box)
- Johnson & Johnson ACUVUE® 2 (6 lenses per box)
- X-Cel Extreme H2O(R) 59% — Thin and Xtra (6 lenses per box)

Monthly replacement***

- Alcon AIR OPTIX® Night and Day (6 lenses per box)
- Alcon AIR OPTIX® plus HydraGlyde® (6 lenses per box)
- Bausch + Lomb PureVision® 2 (6 lenses per box)
- Bausch + Lomb Ultra® (6 lenses per box)
- CooperVision® Biofinity® (6 lenses per box)
- CooperVision® Biofinity Energys™ (6 lenses per box)
- CooperVision® Proclear® Sphere (6 lenses per box)
- Johnson & Johnson ACUVUE® Vita® (6 lenses per box)



Effective date: October 2021

Contact lens coverage may vary

Learn more

Log in to myuhcvision.com® for coverage details

*When contact lenses from formulary are not prescribed, your contact lens allowance will be applied to purchase of contacts.

**The list does not apply at select network providers including Costco®, Lenscrafters®, Sam's Club®, Target®, Walmart®, Warby Parker and online retailers. Please confirm the cost of your contact lenses with your provider before making your purchase.

***Your wearing schedule may vary. Your doctor will tell you how often to change your contact lenses.

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.

Virtual hearing care is now a reality



Discover the convenience and simplicity of virtual care, better hearing built around you

Concerned about hearing loss but want to receive follow-up care and support from the comfort of home? Now you can. Get a simple hearing test, hearing aids and follow-up care using your phone, desktop or other device, with an in-person visit only required for a more thorough hearing test and hearing aid fitting.

Here's how it works

Follow these 6 steps for your hearing health care needs. You'll be able to do most of them right from the comfort of home.

1 Call UnitedHealthcare Hearing

Start by calling **1-855-523-9355** to learn more.

2 Take an online hearing test*

- Visit [UHChearing.com/test](https://www.uhc.com/hearing)
- Take a quick, simple test to determine how well you're hearing

3 Have your hearing test results reviewed

- A licensed hearing professional will contact you to review your results and discuss hearing aid recommendations**
- Learn about hearing aid options as well as costs and insurance coverage availability, and schedule an in-person appointment

What you'll need

Before you begin, make sure you have:

- ✓ High-speed internet connection
- ✓ Smartphone, tablet, laptop or desktop computer
- ✓ Email address
- ✓ Experience using apps

4 Meet with your UnitedHealthcare Hearing professional to order hearing aids

- Meet with your hearing professional for any additional hearing tests and to order hearing aids. Choose from several Relate™ or Phonak hearing aids featuring top-rated sound quality and speech understanding.
- They also include:
 - Rechargeability
 - Bluetooth® streaming
 - Rechargeability
 - Smartphone app
 - Remote adjustments
 - 70-day trial period
 - 3-year extended warranty***
- Receive instructions for how to use and care for your hearing aids during your virtual hearing aid fitting appointment. You'll also get information on how to pair your hearing aids with your smartphone or other device, how to download the hearing aid app and how to do future virtual follow-up appointments.



5 Have your hearing aids delivered right to your doorstep

- Your hearing aids will be delivered directly to your home, custom-programmed based on your hearing test results.
- Meet with your hearing professional virtually to get your hearing aids fitted and adjusted for your hearing needs.

6 Receive follow-up care

- Get up to 3 follow-up virtual appointments right from the comfort of your home
- Have your hearing professional adjust the frequency, volume and noise reduction of your hearing aids remotely in real time using your hearing aid app
- Ask any questions and receive the support you need

Get started today



To take the free online hearing test, visit UHChearing.com/test



Or, call **1-855-523-9355**, TTY **711**, 8 a.m. to 8 p.m. CT, Monday through Friday

*The test is not intended to be a substitute for professional medical advice, diagnosis, or treatment. Talk with your health care provider about any questions you may have regarding a medical condition.

**Online hearing test results may not be considered valid or be used in certain markets or states.

***Covers repair and a one-time loss/damage replacement.



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 one-on-one help throughout the process

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**

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

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Glossary

Coatings

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.

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.

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.

Lenses

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.

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.

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.

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.

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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. The contracting entity for Spectera Eyecare Networks is Spectera, Inc. 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.13.TX and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA. 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.

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 or VPOL.13.TX 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. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete coverage details, contact either your broker or the company.

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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.

UnitedHealthcare dental coverage underwritten by 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 Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX and DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX and DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.

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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.

UnitedHealthcare Hearing is part of UnitedHealthcare, which is one of the businesses of UnitedHealth Group (NYSE: UNH), a diversified health care company.

All trademarks are the property of their respective owners.

The UnitedHealthcare Healthy Pregnancy app is only available to eligible members of certain employer-sponsored plans. App registration is required. Any health information collected as part of the UnitedHealthcare HealthyPregnancy® app will be kept confidential in accordance with applicable laws and regulations.

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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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