



Vision benefits: Broker quick reference guide

UnitedHealthcare vision plans offer a variety of funding options, so your clients can choose the best plan for their company

**United
Healthcare**
Vision

Plan advantages include:

- Eye exams, eyeglasses and/or contact lenses (after applicable copayment)
- Flexibility with plan design and payment options
- Premiums, copay and price protection on lens options designed to help reduce out-of-pocket expenses
- Access to discounted laser vision correction procedures
- Discounts for online contact lens orders
- Preferred pricing on custom-programmed hearing aids

Providing expertise in:

A national network

- 110,000 locations¹
- Private-practice and retail providers
- Providers that meet or exceed quality and licensing standards
- Traditional and extended office hours

Expert account management

- Simplified administration practices
- Extensive reporting capabilities for experience-rated groups
- Targeted provider recruiting to help ensure adequate network access
- Client-focused toll-free number

Personalized member services

- Paperless plan administration
- Easier, self-service access to plan information and network providers
- Toll-free services line
- 24/7 interactive voice response (IVR)
- Member website that generates and prints personalized ID cards
- Integrated plan data to support employees with health risks or complex conditions

Innovative technology

- Online capabilities
- Electronically managed eyeglass and contact lens orders for more efficient service
- Improved IVR with accurate call routing and consolidated phone numbers

A more complete picture of employee health

Our integrated approach allows us to leverage medical and specialty claims data to deliver more effective care. We use this data to help identify and empower employees with support and resources so they can make informed choices and take control of their health, which may help to improve outcomes and lower costs.



Enrollment capabilities

Our support team is here to help make benefits education and enrollment easier. After you make the sale, let us help provide your clients' employees with the information they need to purchase vision benefits.

Your clients receive:

- ✓ A knowledgeable account team
- ✓ Enrollment planning with our consultants
- ✓ Online enrollment for their employees²

Employees receive:

- ✓ Pre-enrollment multimedia education
- ✓ Educational benefits brochures
- ✓ Personalized enrollment forms
- ✓ Benefit manager training sessions for large, decentralized groups
- ✓ Enrollment counselors to help them decide which coverage is right for them
- ✓ Online enrollment²

Network benefits include:

Eye exams

- An eye exam with a fixed copay (if applicable)

Frame benefits³

- An allowance (typically \$130) to apply to the cost of frames
- Provider discounts on top of a plan allowance if employees choose frames that exceed the allowance

Eyeglass lenses

- A pair of single-vision, lined bifocal or lined trifocal lenses fully covered (after applicable copay)

Lens options

- Popular lens options available at price-protected amounts.³ Plus, standard scratch coating and polycarbonate lenses for dependent children available at no additional cost.

Contact lens benefits⁴

- Two types of contact lens benefits available: 1 that uses a formulary and 1 that uses allowances. With both benefits, employees get contact lenses,⁵ an evaluation and fitting⁵ as well as up to 2 follow-up visits.
- Contact lens plans with a formulary offer full coverage for included brands and an allowance toward brands not on the formulary
- Allowance-based plans offer an allowance toward contact lenses and a separate allowance toward the contact lens fitting and evaluation
- Employees can save time and money when they order contact lenses on uhcontacts.com

Maternity and children's eye care programs

- Coverage for a second eye exam each plan year
- Coverage for a new pair of glasses (frames and lenses) if the vision prescription changes 0.5 diopter or greater in a plan year
- Available to pregnant women and children up to age 13 at no additional premium cost; standard copays apply

Laser vision correction

- Employees get access to discounted laser vision correction procedures
- QualSight® LASIK manages the largest network of credentialed and experienced LASIK eye surgeons. Employees can choose any credentialed surgeon at more than 900 locations nationwide.⁶

Preferred hearing aid pricing

With UnitedHealthcare Hearing, employees can save money on custom-programmed hearing aids that may enhance speech understanding and comfort.

Out-of-network benefits

Employees may be reimbursed for out-of-network vision services, up to the plan's maximum allowance schedule.

Funding options

Employer-paid

- Premium costs fully covered by the employer
- Premium costs split 50-50 between employer and employee

Employee paid: Voluntary vision

- Premium costs paid by employee via payroll deduction
- Participation is optional

Employee core: Voluntary dependent

- Premium costs for the employee are covered by the employer
- Employee can pay an additional premium for dependents



Learn more

Contact your UnitedHealthcare representative

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NOT FOR CONSUMER USE.

¹ Network location count as of August 2020.

² Online enrollment is available in most instances; contact your account representative for details.

³ Price protection for non-covered lens options are capped amounts to avoid cost surprises at time of purchase. Exclusions and limitations apply.

⁴ Benefit applies to frames or contact lenses. Frame discounts do not apply when prohibited by frame manufacturer.

⁵ Benefit applies to contact lenses on the current Contact Lens Selection List.

⁶ QualSight network count as of July 2020.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

These plans have exclusions and limitations, see the plan documents for complete details.

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.

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