

# YOUR *essential senses*

Benefits Guide





# Standalone Vision is a Standout Benefit

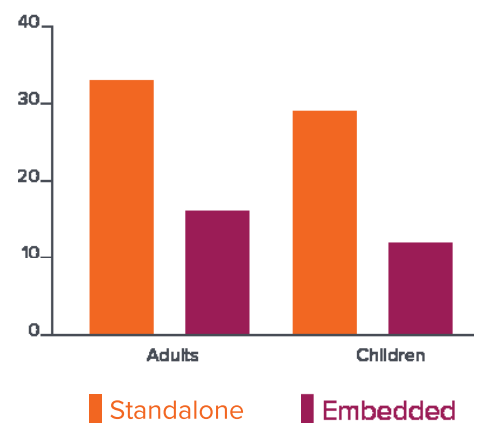
## Standalone vs. Embedded Plans

Today's employees want richer benefits. But that doesn't have to cost today's employers more. This may be as simple as unbundling vision from major medical.

While medical plans typically offer an eye exam benefit, that may not be enough, since most major medical vision plans don't cover glasses or contact lenses. And more than three-quarters of American adults need some form of vision correction.<sup>3</sup>

Vision exams can be crucial to our health, as they can detect a whole host of vision and general health issues, often before they even strike.<sup>2</sup> Even for those who have 20/20 vision, standalone plans may benefit employees and employers more.

For adults with a standalone plan, 33.3 percent went for an annual vision exam versus 16.3 who used this benefit in their medical plans. For children, the results were similar, with 29 percent using the standalone benefit versus 12.5 using the embedded.<sup>1</sup>



## How Does Standalone Stand Out?



### It's Visible

Embedding vision in your major medical hides the benefit from employees, while unbundling it keeps that benefit top of mind.



### It's Flexible

Standalone Avēsis vision plans are flexible; we can build them your way.



### It's Material

Most embedded plans don't include a materials benefit, allowing members to get glasses or contacts.



### It's Identifiable

Many plans don't offer a separate ID card, and while Avēsis members don't need one to use their benefits, it's a little extra security.



### It's Desirable

Vision is still a top benefit, according to *The Harvard Business Review*.<sup>4</sup>

## Using Out-of-Network Providers

Members who elect to use an out-of-network provider must pay the provider in full at the time of service and submit a claim to Avēsis for reimbursement. Reimbursement levels are in accordance with the out-of-network reimbursement schedule previously listed. Out-of-network benefits are subject to the same eligibility, availability, frequency of benefits, and limitation and exclusion provisions of the plan, and are in lieu of services provided by a participating Avēsis provider. Out-of-network claim forms can be obtained by contacting Avēsis' Customer Service Center or your group administrator, or by visiting [www.avesis.com](http://www.avesis.com).

## Limitations and Exclusions

Some provisions, benefits, exclusions, or limitations listed herein may vary depending on your state of residence.

### Limitations:

This plan is designed to cover eye examinations and corrective eyewear. It is also designed to cover visual needs rather than cosmetic options. Should the member select options that are not covered under the plan, as shown in the schedule of benefits, the member will pay a discounted fee to the participating Avēsis provider. Benefits are payable only for services received while the group and individual member's coverage is in force.

### Exclusions:

There are no benefits under the plan for professional services or materials connected with and arising from:

- 1) Orthoptics or vision training;
- 2) Subnormal vision aids and any supplemental testing, aniseikonic lenses;
- 3) Plano (non-prescription) lenses, sunglasses;
- 4) Two pair of glasses in lieu of bifocal lenses;
- 5) Any medical or surgical treatment of eye or supporting structures;
- 6) Replacement of lost or broken lenses, contact lenses or frames, except when the member is normally eligible for services;
- 7) Any eye examination or corrective eyewear required by an employer as a condition of employment and safety eyewear;
- 8) Services or materials provided as a result of Workers' Compensation Law, or similar legislation, required by any governmental agency whether Federal, State, or subdivision thereof.
- 9) Services or materials provided by any other group benefit plan providing vision care.

### Refractive Surgery Vision Benefit Exclusions:

Benefits are not payable for any of the following:

- 1) Routine vision examinations or corrective vision materials, including corrective eyeglasses, fittings, lenses, frames, or contact lenses; or
- 2) Medical or surgical procedures, services, or treatments:
  - a. not specifically covered under this Rider;
  - b. provided free of charge in the absence of insurance
  - c. payable under any Workers' Compensation law or similar statutory authority
  - d. payable under governmental plan or program, whether Federal, state, or subdivisions thereof.

## Termination Provisions

Coverage will end on the earliest of: the date the policy ends, the date the employee's employment ends, or the date the employee is no longer eligible.

## Notes and Disclaimers

The contact lens allowance may be used all at once or throughout the plan year as needed or may be applied toward contact lenses only. Refractive Laser Surgery is considered an elective procedure, and may involve potential risks to patients. Avēsis is not responsible for the outcome of any refractive surgery. Discounts on materials are not available at Walmart locations. Members may not use their contact lens allowance toward fitting fees at Walmart and are responsible for any out-of-pocket fees associated with fittings there. Discounts on materials are not available at Costco locations. ID cards are not required for services.



# We've Got You Covered

## See for Miles and Miles

Networks are the fabric of a benefits program. Ours is tightly woven—with credentialed, well-respected vision care providers—to bring you insurance coverage you can trust no matter where you travel throughout the entire country.

## Set Your Sights on Convenience

Our national network has been built with you in mind! Having a balanced mix of independent and retail ophthalmologists, optometrists, and opticians makes it easy to find the right provider for your eye care needs. With over 110,000 access points, it's no wonder 97 percent of Avēsis members stay in network.

## Go the Distance with Us

Visit [www.avesis.com](http://www.avesis.com) and click Provider Search to find a network provider.

Looking for LASIK doctors who participate with us? Visit the QualSight LASIK® website for a list. ([www.qualsight.com/-avesis](http://www.qualsight.com/-avesis))

Still have questions? Call 800-828-9341.



## Here are just a few of the major retailers who participate with Avēsis:

- America's Best Contacts & Eyeglasses™
- Cohen's Fashion Optical®
- Costco® Wholesale
- Eyeglass World®
- Eyemart Express™
- EyeMasters
- For Eyes
- JCPenney Optical
- Midwest Vision Centers
- MyEyeDr.
- Nationwide™ Vision
- Pearle Vision®
- Sam's Club®
- Shopko®
- Sterling Optical®
- SVS Vision Optical Centers
- Target® Optical
- TSO™ Texas State Optical
- Visionworks®
- Walmart®

Some locations may not offer all services. Full-service or materials-only status can be found through the provider search tool. Please check [www.avesis.com](http://www.avesis.com) prior to scheduling an appointment. ©2019 Avēsis Incorporated. QualSight® LASIK is a vision correction benefit management company that provides certain vision correcting procedures through a third-party arrangement between Avēsis and QualSight.

Avēsis  
10400 N. 25th Ave.  
Suite 200  
Phoenix, AZ 85021  
[www.avesis.com](http://www.avesis.com)



# Vision at a Distance

## Update Your Vision—and Your Look—From The Comfort Of Home

Introducing Avēsis Vision Delivered, powered by UVP. It's just what you need to keep your vision sharp and your look fresh when visiting your provider for new glasses is inconvenient. Shop online for replacement or upgraded lenses in different frames using your in-network benefits—no claim form required. Avēsis Vision Delivered delivers!

## Get The Most Out Of Your Vision Insurance Benefits



Call customer service, available 24/7, at 844-244-1184 with any questions or concerns.



Use our virtual try-on tool that shows members how the glasses will look on you.



Enjoy a risk-free shopping experience with free shipping and returns.



Choose from over 6,000 styles of glasses and sunglasses, including designer brands.



Choose state-of-the-art coatings and lenses for all prescription types: blue light blocking, mirrored, polarized, Transitions®, polycarbonate, digital progressive, and thin high-index lenses.

## Getting glasses online is easy!

1. Log into your Avēsis account.
2. Click the link to our online portal.
3. Explore thousands of styles.
4. Try on glasses virtually.
5. Complete your order. (You can enter your prescription manually or upload a photo of it to your account.)
6. Enjoy free shipping, free returns, and a risk-free, money-back guarantee.

Avēsis vision insurance products are underwritten by Fidelity Security Life Insurance Company® (FSL), Kansas City, MO, when insured by FSL. For costs and complete details of coverage, call your insurance salesperson or email us at [sales@avesis.com](mailto:sales@avesis.com). United Vision Plan (UVP) is an independent, full-service vision products company providing frames and optical lenses for Avēsis. UVP is not affiliated with Avēsis.

Approved by FSL 12/21

#AVE-21062

Avēsis  
10400 N. 25th Ave.  
Suite 200  
Phoenix, AZ 85021  
[www.avesis.com](http://www.avesis.com)

# Reliable & Dependable

Avësis is a national leader in providing exceptional vision care benefits for millions of commercial members throughout the country.

The Avësis vision care products give our members an easy-to-use wellness benefit that provides excellent value and protection.

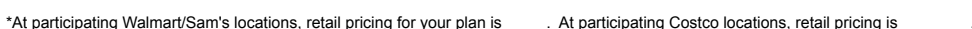
## How can we help you?

<sup>†</sup>Prior authorization is required for medically necessary contacts.

**Avēsis Website:**  
[www.avesis.com](http://www.avesis.com)

**Customer Service:**  
800-828-9341  
7 a.m. - 8 p.m. EST

**LASIK Provider:**  
877-712-2010



## Using Out-of-Network Providers

Members who elect to use an out-of-network provider must pay the provider in full at the time of service and submit a claim to Avēsis for reimbursement. Reimbursement levels are in accordance with the out-of-network reimbursement schedule previously listed. Out-of-network benefits are subject to the same eligibility, availability, frequency of benefits, and limitation and exclusion provisions of the plan, and are in lieu of services provided by a participating Avēsis provider. Out-of-network claim forms can be obtained by contacting Avēsis' Customer Service Center or your group administrator, or by visiting [www.avesis.com](http://www.avesis.com).

## Limitations and Exclusions

Some provisions, benefits, exclusions, or limitations listed herein may vary depending on your state of residence.

### Limitations:

This plan is designed to cover eye examinations and corrective eyewear. It is also designed to cover visual needs rather than cosmetic options. Should the member select options that are not covered under the plan, as shown in the schedule of benefits, the member will pay a discounted fee to the participating Avēsis provider. Benefits are payable only for services received while the group and individual member's coverage is in force.

### Exclusions:

There are no benefits under the plan for professional services or materials connected with and arising from:

- 1) Orthoptics or vision training;
- 2) Subnormal vision aids and any supplemental testing, aniseikonic lenses;
- 3) Plano (non-prescription) lenses, sunglasses;
- 4) Two pair of glasses in lieu of bifocal lenses;
- 5) Any medical or surgical treatment of eye or supporting structures;
- 6) Replacement of lost or broken lenses, contact lenses or frames, except when the member is normally eligible for services;
- 7) Any eye examination or corrective eyewear required by an employer as a condition of employment and safety eyewear;
- 8) Services or materials provided as a result of Workers' Compensation Law, or similar legislation, required by any governmental agency whether Federal, State, or subdivision thereof.
- 9) Services or materials provided by any other group benefit plan providing vision care.

### Refractive Surgery Vision Benefit Exclusions:

Benefits are not payable for any of the following:

- 1) Routine vision examinations or corrective vision materials, including corrective eyeglasses, fittings, lenses, frames, or contact lenses; or
- 2) Medical or surgical procedures, services, or treatments:
  - a. not specifically covered under this Rider;
  - b. provided free of charge in the absence of insurance
  - c. payable under any Workers' Compensation law or similar statutory authority
  - d. payable under governmental plan or program, whether Federal, state, or subdivisions thereof.

## Termination Provisions

Coverage will end on the earliest of: the date the policy ends, the date the employee's employment ends, or the date the employee is no longer eligible.

## Notes and Disclaimers

The contact lens allowance may be used all at once or throughout the plan year as needed or may be applied toward contact lenses only. Refractive Laser Surgery is considered an elective procedure, and may involve potential risks to patients. Avēsis is not responsible for the outcome of any refractive surgery. Discounts on materials are not available at Walmart locations. Members may not use their contact lens allowance toward fitting fees at Walmart and are responsible for any out-of-pocket fees associated with fittings there. Discounts on materials are not available at Costco locations. ID cards are not required for services.

