

# See Clearly and Look Smart With **HyVee** Vision Benefits

EMPLOYEE OWNED



## Save money

Vision insurance can help offset some of the costs of exams and help you afford the latest in eyewear.

Take a look at the impact vision benefits can have on your out-of-pocket costs in the sample below.

Vision services	Employee cost without insurance*	Employee cost with vision benefits**
Eye exam	\$163	\$15
Single vision lenses	\$90	\$10
Frames	\$200	\$56
<b>Total</b>	<b>\$453</b>	<b>\$81</b>

\*Cost estimates from All About Vision Aug 2018.

\*\*Cost estimates based on your EyeMed in-network benefits

## Stay healthy

Routine eye exams and proper eyewear can protect your vision health and may help identify other overall health issues. Scheduling regular visits to your optometrist is the best way to monitor your eye health and maintain good eyesight.

## Stay fashionable

Your vision benefits can be used on contacts or eyeglasses, even prescription sunglasses. Coverage includes an exam every 12 months, contact lenses OR eyeglass lenses every 12 months and a frame every 24 months, based on the date of service.

## Your vision plan details

ViewPointe® EyeMed		
	In-network	Out-of-network
<b>Benefit Frequencies</b>		
Exam, Eyeglass lenses or contacts		Every 12 months
Frames		Every 24 months
<b>Deductible</b>	\$15 Exam	\$0
Per person per calendar year	\$10 Eyeglass lenses	
<b>Amount the plan pays after applicable deductible:</b>		
<b>Annual Eye Exam</b> (with dilation as necessary)	100%	Up to \$45
<b>Lenses</b>		
Single vision	100%	Up to \$45
Bifocal	100%	Up to \$65
Trifocal	100%	Up to \$85
Lenticular	100%	Up to \$85
<b>Frames</b>	\$150, 20% off balance over \$150	Up to \$75
<b>Contacts</b>		
Elective	Up to \$150	Up to \$120
Medically necessary	100%	Up to \$210
Standard fit & follow-up exam	Member cost up to \$55	No coverage
Premium fit & follow-up exam	10% off retail	No coverage
<b>Lens Options and Coatings, Member Cost</b>		
Standard progressive	\$75	Up to \$47
Premium progressive	20% off retail price minus \$45*	Up to \$47
Std. polycarbonate	\$40	No coverage
Tints & dyes (except pink I & II)	\$15	No coverage
Scratch resistant	\$15	No coverage
Anti-reflective	\$45-\$68	No coverage
Ultraviolet	\$15	No coverage
<b>Weekly Rates</b>		
Employee		\$1.96
Employee and 1 dependent		\$2.90
Employee and 2+ dependents		\$5.22

EyeMed Benefit Summary effective 1/1/2020 - 12/31/2022

This plan are available in Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, South Dakota and Wisconsin.

\* Premium progressive example: \$400 retail price, minus \$80 (20% discount), minus \$120 allowance, plus \$75 standard progressive cost, plus \$10 bifocal copay = \$275 member cost.

## EyeMed Access Network

Includes some of the most recognized names, including:



Browse and buy eyewear online. [Glasses.com](#) and [Contacts Direct](#) are in the EyeMed network, and your vision benefits are applied directly to your online order.

**GLASSES**.com

**contactsdirect**

EyeMed providers offer:

- Discounts on lens options and 20% off the remaining frame balance and non-prescription sunglasses. Plus save 40% off a second pair of prescriptions glasses. More savings offers are available within the EyeMed member portal.
- Nearly 100 frames priced \$130 or lower at every location
- Cutting-edge lens simulators, virtual frame side-by-side comparisons and some even have on-site labs for same-day glasses.
- 15% average off retail for LASIK or PRK laser eye correction, or 5% off promotional price, at U.S. Laser Network locations

Based on applicable laws, reduced costs may vary by doctor location.

- Extended hours and no claim forms. EyeMed providers are open an average of 10 evening hours and 12 weekend hours each week, and they submit your claim form for you.

## Using your vision benefit is easy once you enroll.

1. Find an EyeMed Access network provider at [eyemed.com](#), or call the Customer Care Center
2. Schedule an appointment
3. Present your ID card at your appointment. You will receive your Ameritas ID card with your certificate of insurance coverage. A unique member ID number is created especially for you.

## Limitations

Please refer to the Certificate of Insurance for a complete list of covered procedures. Covered expenses will not include, and no benefits will be payable for:

- Vision examinations, lenses and frames more than the frequency as indicated on the plan summary page.
- Orthoptics or vision training and any associated supplemental testing.
- Plano lenses (lenses with refractive correction of less than plus or minus .50 diopter) except as specifically allowed in the frames benefit section of the Plan Benefits.
- Two pairs of glasses in lieu of bifocals.
- Replacement of spectacle lenses, frames, and/or contact lenses furnished under this plan that are lost or damaged, except at the normal intervals when services are otherwise available.
- Medical or surgical treatment of the eyes.

## Frequently Asked Questions

### Can I use my benefits if I visit a provider outside the network?

Yes, if you visit an out-of-network provider, you pay your provider the full balance and submit a claim with your itemized receipt for reimbursement based on out-of-network plan benefits. To obtain a claim form, please visit [ameritas.com/vision](#), Forms, Claim Forms, or call the Customer Care Center. Greater benefits are available with network providers, and they submit the claim for you.

### Is there a separate exam for contacts?

Many providers do a separate exam for contact fit and follow-up, and there is a separate charge for this exam. Please refer to your benefit summary for details on how this exam is covered.

### Are optional lens coatings covered?

Lens options are not covered by these plans. When you visit a network provider, you'll get discounts on a variety of lens coating options. See the plan highlights for details. Extra charges can add up quickly, so make sure you discuss these options and their costs.

### Who do I contact if I have questions?

Contact EyeMed for benefit, claims or network questions.  
866-289-0614  
Mon-Sat 6:30am-10pm  
Sun 10am-7pm (CST)

Contact Ameritas for billing, administration, ID card or network questions.

800-659-2223  
Mon-Thu 7am-7pm  
Fri 7am-5:30pm (CST)

Visit [eyemed.com](#) and [ameritas.com](#) to set up your member accounts and access the information listed above.

