



Vision Insurance Highlights

Taking care of your vision can be costly. How will you afford to pay for the eye care your family needs? Hy-Vee has you covered with a vision plan that offers access to in-network discounts and services to keep your vision expenses in check.

With your Ameritas Vision benefit, you...

- Have access to one of the nation’s largest networks of independent eye doctors and national retail and regional providers – LensCrafters, Pearle Vision and Target Optical to name a few.
- Get to choose frames from popular designer brands, so your eyewear meets your needs and suits your style!
- Can use Glasses.com and ContactsDirect.com as in-network providers to easily find and purchase glasses and contacts – all shipped directly to you.
- Have tools and resources that make using your benefits easy
 - Enhanced provider searches to find the right provider
 - Web and mobile resources to view your eligibility and available benefits

Key benefits available under the Hy-Vee Vision plan include:

	In-Network	Out-of-Network
Exam	\$15 copay	Pays Up to \$45
Contact Lens Fit and Follow-Up	Pays Up to \$55	No Benefit
Lenses - Single Vision	\$10 Copay	Pays Up to \$45
Lenses - Bifocal	\$10 Copay	Pays Up to \$65
Contact Lenses (Every 12 months)	\$0 Copay, \$150 allowance	Pays Up to \$105
Frames (Every 24 months)	\$0 Copay, \$150 allowance; 20% off balance over \$150	Pays Up to \$47

For those currently enrolled in Hy-Vee’s Vision plan, visit EyeMed.com and Ameritas.com to create your member accounts.

If you have questions about your current coverage or enrolling in this benefit, please contact Midwest Heritage by phone at 515-343-5047 or email csr@mhbanks.com.



Vision Benefits FAQ

Whether you are enrolled in the Hy-Vee Vision plan or are considering enrolling in it for the first time, we would encourage you to take a few moments to review commonly asked questions about the plan.

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

A: 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 your out-of-network plan benefits. As noted on page one, the plan does not pay the same benefit amounts for out-of-network claims as it does for services rendered by a provider in the network.

Q: Can I get glasses and contacts in the same year?

A: No, your benefit can be applied to contacts OR glasses during the benefit year.

Q: Who do I contact if I have questions?

A: Contact EyeMed for benefit, claims or network questions. Visit eyemed.com and ameritas.com to set up your member accounts.

Q: What information do I have access to when I create a secure member account?

A: Personalized ID card, claim status, plan details showing your eligibility and locating a provider near you.

Q: Does my vision insurance give me access to any additional discounts?

A: Yes.

- 40% off additional pairs of glasses or prescription sunglasses,
- 20% off any remaining balance over the frame allowance
- 20% off non-prescription sunglasses

Did You Know?

Many of the elective benefits offered to Hy-Vee Employees go beyond covering unexpected medical and disability expenses. Elective benefit plans often include value-added benefits of which most employees are not aware.

Did you know?

- **Telemedicine on the Limited Medical plan:** MDLIVE has the nation's largest telehealth network which provides access to board certified doctors and pediatricians. **There is a \$0 copay and an unlimited number of visits.** Employees can have a virtual consult to diagnose non-emergency medical issues over the phone or through secure video on a computer or smartphone.
- **Solicitation Reduction on Allstate Identity Protection:** Reduce solicitation attempts by opting out of credit card offers, telemarketing calls, commercial mail and email, and unrequested coupons.
- **Discounts through EyeMed for Vision plan participants:** Discounts on LASIK and PRK procedures through the U.S. Laser Vision Network. Discounts on glasses and contacts through Glasses.com and ContactsDirect.com and the ability to have glasses and contacts shipped directly to your front door.
- **Estate Guidance Will Services on the Hartford Basic Life Insurance:** Covered employees can create a simple, legally binding will online, saving the time and expense of a private legal consultation.

Part-time Voluntary vs. Contributory benefits

All part-time employees aged 19 and older are eligible for voluntary benefits. Those employees who average 20 hours per week, and that have been with Hy-Vee for 6 months or longer, are also eligible for the contributory benefits. The following is a breakdown of voluntary and contribution eligible benefits:

Part-time Voluntary Benefits – available to all PT employees:

Limited Medical
Dental
Short-term disability
Vision
Accident
Critical Illness
Hospital Indemnity
Identity Protection
Group Voluntary Term Life

Part-time Contributory Benefits – available to employees who average 20 or more hours per week and have been with Hy-Vee for six months or longer. *Hy-Vee will contribute towards insurance premium costs for the following:*

Limited Medical
Dental
Short-term Disability
Basic Life Insurance

Next month's issue will review contribution benefits, eligibility and where to find additional information.



Hy-Vee Elective Benefits

3580 EP True Parkway

West Des Moines, Iowa

Phone: 800-622-0057

Email: csr@mhbanks.com

www.hveb.com