



## 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's Vision plan has you covered. Hy-Vee's vision plan offers you access to in-network discounts and services to keep your vision expenses in check.

### With your Ameritas Vision Benefits, 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

Here is a list of key benefits available under the Hy-Vee Vision plan:

	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, \$130 allowance	Pays Up to \$105
Frames (Every 24 months)	\$0 Copay, \$130 allowance; 20% off balance over \$130	Pays Up to \$47

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

If you have questions on your current coverage or questions on enrolling in this benefit, please contact Midwest Heritage at 515-343-5047 or email CSR@mhbankins.com.





## Part-Time Benefits Carrier Change

The Limited Medical and Short-Term Disability benefits available to part-time employees are now being offered through a new provider, effective June 29, 2020. These benefits were previously offered through Ternian Insurance Group and are now being offered to Hy-Vee's part-time employees by Beazley.

Employees currently enrolled in these benefits will find the following with the new Beazley plans:

- Slightly lower premiums
- Short-Term Disability claim payments will be made more frequently for those who are approved for a disability claim

Employees who were enrolled in the Ternian plans have automatically been enrolled into the Beazley plans which correspond with their previous coverage level, dependents and premium.

To view the new Beazley plans and review the slight differences between the old plans and the new plans, please visit <https://www.mhbank.com/hy-vee/hy-vee-elective-benefits/part-time/limited-medical/>.

## 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.

### **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](http://eyemed.com) and [ameritas.com](http://ameritas.com) to set up your member account.

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

A: Personalized ID card, claims 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: 40% off additional pairs of glasses or prescription sunglasses, 20% off any remaining balance over the frame allowance, and 20% off non-prescription sunglasses

## Benefit Advisor Spotlight

- **Hy-Vee Benefit Advisor Name:** Jeff Bass
- **Hometown:** Winterset, Iowa
- **Family:** One son
- **Hobbies:** Family farm, Bicycling, Gardening
- **First job:** Delivering salt for a soft water company
- **Number of years in the insurance industry:** 30
- **Number of years worked with Hy-Vee:** 6
- **Territory:** Iowa and Nebraska
- **Favorite part of job:** Meeting new people everyday
- **Favorite lunch at Hy-Vee:** Chinese
- **Interesting Fact:** Former college basketball official and am color blind



Hy-Vee Elective Benefits

3580 EP True Parkway

West Des Moines, Iowa

Phone: 800-622-0057

Email: [csr@mhbankins.com](mailto:csr@mhbankins.com)

[www.hveb.com](http://www.hveb.com)