

***Caring for your  
team's wellbeing  
with affordable  
vision coverage.***

***Introducing  
Vision Plans from  
Univera Healthcare***

**univera**<sup>®</sup>  
H E A L T H C A R E



# With Univera Healthcare's Vision Plans, complete wellbeing can be 20/20.

It's widely known that keeping up with routine physical and dental exams is important for maintaining overall health. Practicing good eye care is just as important to employee wellbeing and productivity but is often overlooked. We want to help change that.

Why? Regular eye exams can help catch eye diseases early before leading to permanent vision loss or blindness. Plus, eye exams can also help identify other health conditions such as high blood pressure and diabetes.<sup>1</sup>

**When you help employees take care of their eye health, they can enjoy a better quality of life, lower costs, and peace of mind in knowing they're taking care of their whole health.**

## See the Univera Healthcare difference:<sup>†</sup>

### 1 A Local Partner

- Our more than 80 years of experience serving our Western New York neighbors gives us unique insight into what you and your team want and need to get and stay healthy.
- As a non-profit invested in our local community, we proudly pass savings directly on to our members and into things like community health programs or grants.

### 2 Affordable Options

- Competitively-priced plan options and multiple contribution options give you flexibility to select premiums that fit both your and your employees' budgets.
- Low member out-of-pocket costs make it easier for employees to get care they need, including:
  - Low copays for exams for the whole family
  - Fully covered and low-cost on-trend frame options through the Exclusive Collection are included with every Univera Healthcare Vision plan
  - Exclusive member-only pricing and discounts on extras like specialty lens enhancements and laser vision correction<sup>7</sup>





## Member Tools

Online member accounts empower your team to get the most from their plan through Single Sign-On (SSO) access to free online tools and resources, such as:

- View your member card, benefits and claims
- Find an Eye Care Professional
- Frame Try-On Tool (Exclusive Collection only)
- Online Shopping that connects your benefits with leading online retailers, such as 1-800 Contacts and Glasses.com

### 3 Comprehensive Coverage

- Every Vision plan includes low-cost eye exams to catch vision and health concerns early, plus benefits for corrective eyewear including frames, lenses, and contact lenses, as well as options for covering contact lens evaluations.
- Eyewear choices are available for every family member, lifestyle and budget, and come with a 1-year breakage warranty.<sup>7</sup>
- All employees have access to great discounts on lens add-ons, additional pairs of eyeglasses, LASIK services and other great extras just for being a member.<sup>7</sup>

### 4 Convenience and Simplicity

- Simplify your benefits administration with a single point of contact for all health care benefits, plus streamlined implementation and administration with combined enrollment forms and unified online bill pay system.
- Enjoy coordinated COBRA administration through our partnership with Lifetime Benefit Solutions.
- Through our partner, Davis Vision, employees have access to a large network that includes 350 provider locations in the 8-county Western New York region and 100,000+ points of access nationwide<sup>6</sup>, including independent eye care professionals, 4 of the top 5 eyewear retailers and online retailers.

# Vision Plan Options for a Healthier Team and Business

	Vision Value Plan			Vision Bronze Plan		
Select a benefit frequency option:	Once every calendar year	Once every calendar year, except frames once every 2 calendar years	Once every 2 calendar years	Once every calendar year	Once every calendar year, except frames once every 2 calendar years	Once every 2 calendar years
<b>Employer Sponsored Rates - Voluntary rates are also available. See Univera on Demand for additional options.</b>						
Single	\$3.28	\$3.18	\$2.80	\$4.00	\$3.87	\$3.39
Subscriber & Spouse	\$5.90	\$5.74	\$5.05	\$7.20	\$6.96	\$6.12
Subscriber & Child(ren)	\$6.23	\$6.04	\$5.33	\$7.61	\$7.34	\$6.45
Family	\$9.84	\$9.55	\$8.41	\$12.00	\$11.61	\$10.18
<b>Eye Exam</b>	\$10 Copay			\$10 Copay		
<b>Retinal Imaging</b>	\$39 Copay			\$39 Copay		
<b>Prescription Glasses - Eyeglasses in lieu of contact lenses</b>						
<b>LENSES (per pair)</b> Single, Bifocal, Trifocal, Lenticular	\$25 Copay			\$25 Copay		
<b>FRAMES</b> <b>Exclusive Collection****</b> Available in most participating independent provider offices. Exclusive Collection in lieu of Frame allowance.  Fashion Tier / Designer Tier / Premier Tier	Covered in full/\$15 copay/\$40 copay			Covered in full/Covered in full/\$25 copay		
<b>OR</b>						
<b>Frame Allowance</b> In lieu of Exclusive Collection  Frames purchased at <b>VisionWorks*</b>	Allowance up to \$150 <i>PLUS a 20% discount on any average**</i>			Allowance up to \$180 <i>PLUS a 20% discount on any average**</i>		
Frames purchased at any other in-network provider	Allowance up to \$100 <i>PLUS a 20% discount on any average**</i>			Allowance up to \$130 <i>PLUS a 20% discount on any average**</i>		
<b>Contact Lenses - Contact lenses in lieu of eyeglasses</b>						
<b>CONTACT LENSES</b> <b>Exclusive Collection Contact Lenses***</b> Available in most participating independent provider offices. Exclusive Collection in lieu of Contact lens allowance.  Disposable/Planned Replacement Evaluation, Fitting and Follow-Up Care	Not covered  Not covered			Up to 4 boxes/Up to 2 boxes  \$25 Copay		
<b>OR</b>						
<b>Contact lens allowance:</b> In lieu of Collection  Disposable or Non-Disposable	Allowance up to \$100 <i>PLUS a 15% discount on any average**</i>			Allowance up to \$130 <i>PLUS a 15% discount on any average**</i>		
Evaluation, Fitting and Follow-Up Care: Standard Lenses	15% Discount**			15% Discount**		
Evaluation, Fitting and Follow-Up Care: Specialty Lenses	15% Discount**			15% Discount**		
<b>OR</b>						
<b>Visually Required Contact Lenses</b> (Preauthorization required)  Prescription contact lenses  Evaluation, Fitting and Follow-Up Care	Covered in full  Covered in full			Covered in full  Covered in full		
<b>All plans include discounted member prices for a variety of lens options, like progressives, scratch protection plans...and more!**</b>						
Progressive Lenses (Standard / Premium / Ultra / Ultimate)	\$65/\$105/\$140/\$175			\$50/\$90/\$140/\$175		
Scratch Protection Plan (Single vision / Multifocal lenses)	\$20/\$40			\$20/\$40		
Polycarbonate lenses***** (Children/Adults)	\$0/\$35			\$0/\$30		
Anti-reflective Coating (Standard / Premium / Ultra / Ultimate)	\$40/\$55/\$69/\$85			\$35/\$48/\$60/\$85		

# Vision Plan Options for a Healthier Team and Business

	Vision Silver Plan		Vision Gold Plan		
Select a benefit frequency option:	Once every calendar year, except frames once every 2 calendar years	Once every 2 calendar years	Once every calendar year	Once every calendar year, except frames once every 2 calendar years	Once every 2 calendar years
<b>Employer Sponsored Rates - Voluntary rates are also available. See Univera on Demand for additional options.</b>					
Single	\$5.31	\$4.50	\$6.04	\$5.88	\$4.95
Subscriber & Spouse	\$9.56	\$8.07	\$10.89	\$10.58	\$8.92
Subscriber & Child(ren)	\$10.10	\$8.53	\$11.49	\$11.15	\$9.42
Family	\$15.94	\$13.46	\$18.15	\$17.64	\$14.86
Eye Exam	\$10 Copay		\$10 Copay		
Retinal Imaging	\$39 Copay		\$39 Copay		
<b>Prescription Glasses - Eyeglasses in lieu of contact lenses</b>					
<b>LENSES (per pair)</b> Single, Bifocal, Trifocal, Lenticular	\$25 Copay		\$25 Copay		
<b>FRAMES</b> <b>Exclusive Collection****</b> Available in most participating independent provider offices. Exclusive Collection in lieu of Frame allowance.  Fashion Tier / Designer Tier / Premier Tier	Covered in full/Covered in full/\$25 copay		Covered in full/Covered in full/Covered in full		
<b>OR</b>					
<b>Frame Allowance</b> In lieu of Exclusive Collection  Frames purchased at <b>VisionWorks*</b>	Allowance up to \$180 <i>PLUS a 20% discount on any overage**</i>		Allowance up to \$200 <i>PLUS a 20% discount on any overage**</i>		
Frames purchased at any other in-network provider	Allowance up to \$130 <i>PLUS a 20% discount on any overage**</i>		Allowance up to \$150 <i>PLUS a 20% discount on any overage**</i>		
<b>Contact Lenses - Contact lenses in lieu of eyeglasses</b>					
<b>CONTACT LENSES</b> <b>Exclusive Collection Contact Lenses***</b> Available in most participating independent provider offices. Exclusive Collection in lieu of Contact lens allowance.  Disposable/Planned Replacement Evaluation, Fitting and Follow-Up Care	Up to 8 boxes/Up to 4 boxes \$25 Copay		Up to 8 boxes/Up to 4 boxes \$25 Copay		
<b>OR</b>					
<b>Contact lens allowance:</b> In lieu of Collection  Disposable or Non-Disposable Evaluation, Fitting and Follow-Up Care: Standard Lenses	Allowance up to \$130 <i>PLUS a 15% discount on any overage**</i>  \$25 Copay		Allowance up to \$150 <i>PLUS a 15% discount on any overage**</i>  \$25 Copay		
Evaluation, Fitting and Follow-Up Care: Specialty Lenses	Allowance up to \$60 PLUS a 15% discount on any overage**		Allowance up to \$60 PLUS a 15% discount on any overage**		
<b>OR</b>					
<b>Visually Required Contact Lenses</b> (Preauthorization required) Prescription contact lenses Evaluation, Fitting and Follow-Up Care	Covered in full Covered in full		Covered in full Covered in full		
<b>All plans include discounted member prices for a variety of lens options, like progressives, scratch protection plans...and more!**</b>					
Progressive Lenses (Standard / Premium / Ultra / Ultimate)	\$0/\$40/\$90/\$125		\$0/\$40/\$90/\$125		
Scratch Protection Plan (Single vision / Multifocal lenses)	\$20/\$40		\$20/\$40		
Polycarbonate lenses***** (Children/Adults)	\$0/\$0		\$0/\$0		
Anti-reflective Coating (Standard / Premium / Ultra / Ultimate)	\$35/\$48/\$60/\$85		\$35/\$48/\$60/\$85		

# Vision Plan Options for a Healthier Team and Business

	Out of Network			
<b>Select a benefit frequency option:</b>				
<b>Employer Sponsored Rates - Voluntary rates are also available. See Univera on Demand for additional options.</b>				
Single				
Subscriber & Spouse				
Subscriber & Child(ren)				
Family				
<b>Eye Exam</b>	Allowance up to \$30			
<b>Retinal Imaging</b>	Not covered			
<b>Prescription Glasses - Eyeglasses in lieu of contact lenses</b>				
<b>LENSES (per pair)</b> Single, Bifocal, Trifocal, Lenticular	Single - \$25	Bifocal - \$35	Trifocal - \$45	Lenticular - \$60
<b>FRAMES</b> <b>Exclusive Collection****</b> Available in most participating independent provider offices. Exclusive Collection in lieu of Frame allowance.  Fashion Tier / Designer Tier / Premier Tier	Not covered			
<b>OR</b>				
<b>Frame Allowance</b> In lieu of Exclusive Collection  Frames purchased at <b>VisionWorks*</b>	Allowance up to \$30			
Frames purchased at any other in-network provider	Allowance up to \$30			
<b>Contact Lenses - Contact lenses in lieu of eyeglasses</b>				
<b>CONTACT LENSES</b> <b>Exclusive Collection Contact Lenses***</b> Available in most participating independent provider offices. Exclusive Collection in lieu of Contact lens allowance.  Disposable/Planned Replacement	Not covered			
Evaluation, Fitting and Follow-Up Care	Not covered			
<b>OR</b>				
<b>Contact lens allowance:</b> In lieu of Collection  Disposable or Non-Disposable	Allowance up to \$75			
Evaluation, Fitting and Follow-Up Care: Standard Lenses	Not covered			
Evaluation, Fitting and Follow-Up Care: Specialty Lenses	Not covered			
<b>OR</b>				
<b>Visually Required Contact Lenses</b> (Preauthorization required)  Prescription contact lenses	Allowance up to \$225			
Evaluation, Fitting and Follow-Up Care	Allowance up to \$225			
<b>All plans include discounted member prices for a variety of lens options, like progressives, scratch protection plans...and more!**</b>				
Progressive Lenses (Standard / Premium / Ultra / Ultimate)	Not covered			
Scratch Protection Plan (Single vision / Multifocal lenses)	Not covered			
Polycarbonate lenses***** (Children/Adults)	Not covered			
Anti-reflective Coating (Standard / Premium / Ultra / Ultimate)	Not covered			

This is not a summary of benefits. See member contract for details. Discounted prices are not insurance. Vision Silver Plan and Vision Gold Plan may include some lens options as an insured benefit. See contract for full details.

\*Enhanced frame allowance is available at all Visionworks locations nationwide. Excludes Maui Jim eyewear.

\*\*Additional discounts not applicable at Walmart, Sam's Club, or Costco locations or where limited by law or manufacturer restrictions. Discounts are not insurance.

\*\*\*Collection is available at most participating independent provider offices. Collection is subject to change. Collection is inclusive of select torics and multifocals.

\*\*\*\*Participating retail providers typically do not display the Collection, but are contractually required to maintain a comparable selection (in both quantity and quality) of frames that would be covered, with no additional member out-of-pocket expense. Collection is subject to change.

\*\*\*\*\*Polycarbonate lenses are covered for dependent children, monocular patients, and patients with prescriptions +/- 6.00 diopters or greater.



Vision disorders account for more than **\$8 billion** annually in sick days, lost productivity and medical bills<sup>2</sup>

Vision difficulty (including blindness and other vision problems) is the **5th most common disability** among adults aged 18 years and older.<sup>3</sup>



Roughly **50% of visual impairment and blindness** can be prevented through early diagnosis and timely treatment.<sup>4</sup>



**4 in 10 U.S. adults** are at high risk for vision loss, but only half of those have visited an eye doctor in the past 12 months.<sup>5</sup>

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HEALTHCARE

† Specified benefits and coverage are included for Fully Insured plans. Ask your account representative about Self-Funded options.

1 CDC. Vision Health Initiative: Keep an Eye on Your Vision Health. October 2020

2 Vision Council of America. Vision in Business, 2016.

3 CDC. Prevalence of Disabilities and Health Care Access by Disability Status and Type Among Adults, 2016.

4 CDC. Vision Health Initiative: Vision Health Frequently Asked Questions. June 2020.

5 JAMA Ophthalmology. Eye Care Among US Adults at High Risk for Vision Loss in the United States in 2002 and 2017. March 2020. 6 Davis Vision, January 2021

7 Not all providers participate in Davis Vision Discounts, including the fixed lens option pricing. Members should contact their provider prior to scheduling an appointment to confirm if he/she offers the discount and fixed lens option pricing.

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Davis Vision is an independent company providing vision benefit management services and access to their network.