

UnitedHealthcare Vision

For eye health and wellness, with freedom of choice
and clear value



UnitedHealthcare Vision®

The Benefits of Vision Care are Clear

Your vision is important to your health. Whether your vision is 20/20 or less than perfect, everyone should receive regular vision care. The UnitedHealthcare Vision benefit is being offered as a part of our commitment to your overall health and well-being. UnitedHealthcare Vision provides access to a nationwide network of both private practice and retail chain providers. Through our national provider network, you will receive a comprehensive eye examination, as well as eyeglasses (lenses and frame), or contact lenses. Please, don't take chances with your most precious possession – the gift of sight. Take advantage of this very important benefit. Here are some reasons why millions of people have selected UnitedHealthcare Vision for their vision needs:

Focused on you

Eye care and eyewear can cost hundreds of dollars without a vision plan, and if you add options like progressive lenses, anti-reflective coating, or Transitions® lenses your costs can reach well over \$500 just for glasses. But with UnitedHealthcare Vision, you can save 40%-60% off the retail cost of vision care (please see your benefit summary for details).

Network flexibility and convenience

Our network of doctors has over 31,000 locations nationwide. With a network comprised of private practice and retail providers UnitedHealthcare Vision gives you total control of your care. Our private practice network provides the personalized care of a family eye doctor, while our retail network provides convenient care for your busy life. Ultimately, your eye care is important and our network lets you find a provider you can be comfortable with.

Contact lens benefits

UnitedHealthcare Vision's innovative contact lens benefit covers the fitting and evaluation fees, many popular contact lenses, and up to two follow-up visits in full, after applicable copay.

If you select contact lenses other than those included as "covered-in-full," you will receive a generous allowance towards the fitting/evaluation fee and purchase of these contact lenses and the materials copay does not apply.

In addition, for even greater savings, members can utilize the online discount ordering program we offer through Vision Direct, an online retailer of contact lenses. Members receive an additional discount off

Vision Direct's already low prices when accessed from www.myuhcvision.com.

Frame benefits

UnitedHealthcare Vision's generous frame benefit applies to virtually all of the frames on the market today, and many of those are covered in full, after applicable copay. We do not limit your choice of frames to a certain selection, instead you can choose any frame available at your provider's office, or any frame your doctor is willing to order for you.

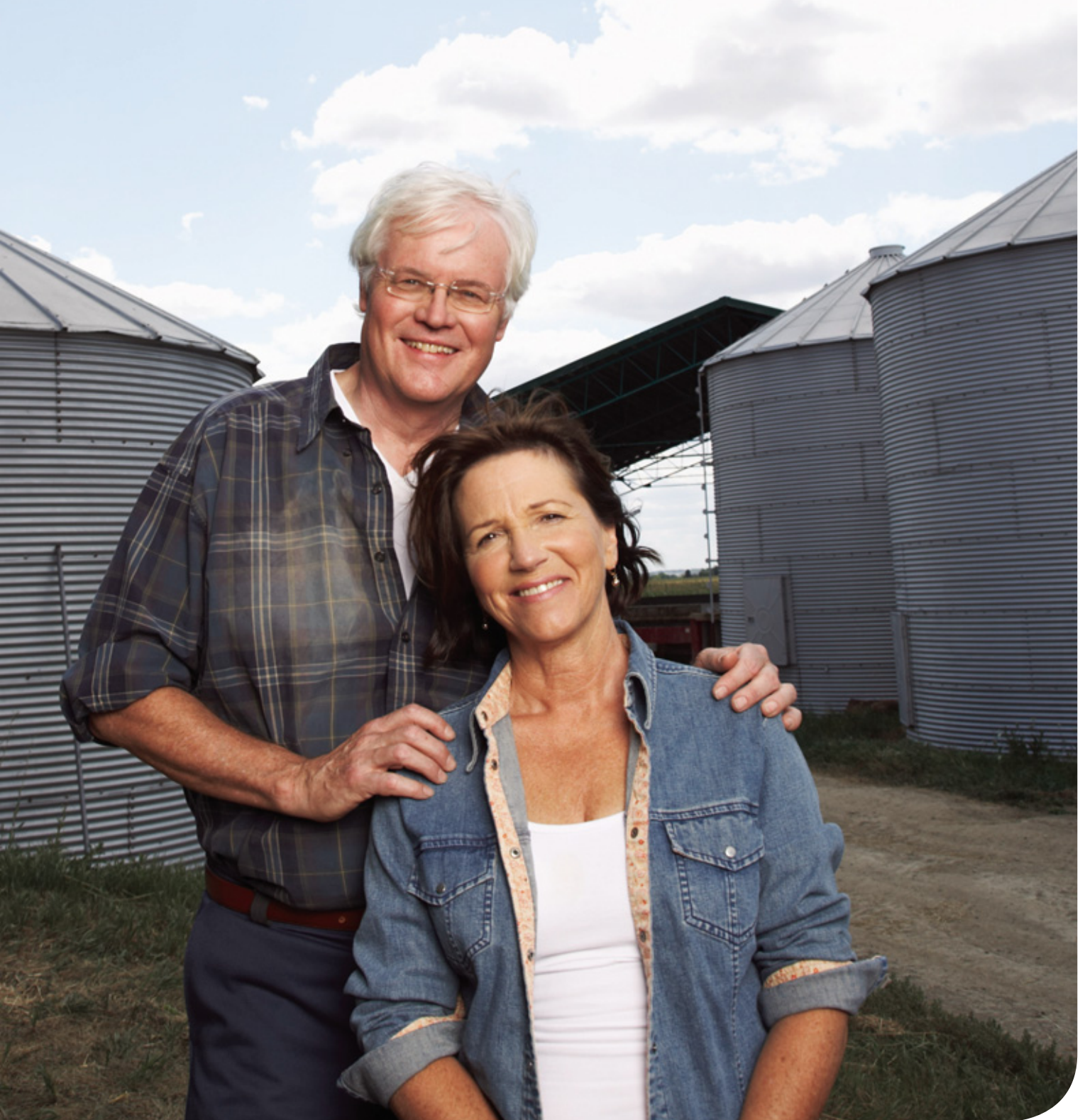
Lens upgrades

Popular lens upgrades, like progressive lenses, tints, anti-reflective coating and more, if not covered by your plan, are available at a discount to you as our member. Ask your doctor for the UnitedHealthcare Vision member price for any upgrades you choose! Standard scratch resistant coating is applied to all lenses at no charge.

Easy benefit access

You may easily locate providers seven days a week at UnitedHealthcare Vision's website, www.myuhcvision.com. Our website offers an array of services such as a provider locator with door-to-door directions to your provider's office, claims status, answers to frequently asked questions, and the ability to print customized ID cards for you and your dependents.

To locate a provider, you may also call UnitedHealthcare Vision's 24-hour provider locator line at **1.800.839.3242** to choose from a continuously updated directory of providers.



Laser vision correction

UnitedHealthcare Vision has partnered with the Laser Vision Network of America and Lasik*Plus* Vision Centers to provide you access to discounted laser vision correction procedures. To find out more about our Lasik program or to find a participating laser vision correction surgeon in your area, visit our website at www.uhclasik.com, or call **1-888-563-4497**.

ID cards

Thanks to our paperless benefits and claims, an ID card is not required for service, but we realize that many people prefer to have an ID card. So, as a convenience, an ID card that is personalized for you is available on our website. You can print the card at home, or save it to your computer or phone for easy use. And, when your dependents log in they can print cards personalized for them too!



Did you know?

- An estimated 14 million Americans are visually impaired.¹
- More than 12 million school-age children, or one in four, has a vision impairment.²
- Video display terminal (VDT) related vision problems are at least as significant a health concern as the musculoskeletal disorders (e.g., Carpal Tunnel Syndrome, bursitis, muscle strains, etc.).³

¹ National Institutes of Health, National Eye Institute, NEI Press Release, May 2010

² Prevent Blindness America's Children's Eye Health Position Statement, May 2008

³ American Optometric Association, Information about Computer Vision Syndrome (CVS), <http://www.aoa.org/x5374.xml>

Here's how to use your benefits:

1. Review your customized benefits.

Carefully review your customized benefits to determine your program design and applicable copays. A copy of your benefits brochure may be obtained from your benefits representative, or you can access our website, www.myuhcvision.com, to obtain specifics of your program.

2. Find a provider.

You may easily locate providers by logging on to www.myuhcvision.com and selecting the provider locator option. You may also contact our 24-hour, toll-free Interactive Voice Response (IVR) system at **1.800.839.3242** to locate a provider near you.

3. Schedule your appointment.

Once you've chosen a provider, simply call the provider directly to schedule your appointment. Identify yourself as having UnitedHealthcare Vision coverage and provide the primary insured's unique identification number and the patient's name and date of birth.

4. Receive your eye exam.

The network provider, a state-licensed optometrist or ophthalmologist, will perform a complete eye examination, including a case history of the patient, an examination for eye pathology and abnormalities, visual analysis (refraction), visual fields testing, condition diagnosis, and prescription determination.

5. Choose your eyewear. If prescription eyewear is necessary, your provider will assist with your selection and order your prescription. Your network provider will telephone you when your eyewear arrives. Eyewear is dispensed at the provider's office to ensure optical accuracy and proper fit.

How to file an out-of-network claim

If you elect vision coverage you'll find the greatest value if you visit a network provider, but if you choose to use an out-of-network provider, you still receive a benefit. You will be reimbursed up to the out-of-network maximums listed on your Benefit Summary. In order to receive reimbursement, all you need to do is submit the itemized paid receipt(s), along with the primary insured's unique identification number and patient's name and date of birth, to the following address:

UnitedHealthcare Vision Claims Department
P.O. Box 30978, Salt Lake City, UT 84130

To contact UnitedHealthcare Vision's Customer Service department, call toll-free **1.800.638.3120**.

Please note: Receipts for services and materials purchased on different dates must be submitted at the same time to receive reimbursement. Receipts must be submitted within 12 months from the date of service.

The convenience and value are easy to see

- Well-balanced nationwide network of private practice and retail chain providers
- Evening and weekend hours available for many providers
- Flexible frame benefit applies to virtually all of the frames on the market today, with many frames covered-in-full, after applicable copay
- Innovative contact lens benefit covers in full, (after applicable copay) the fitting/evaluation fees, contact lenses, and up to two follow-up visits for many of the most popular contacts available
- 24-hour toll-free phone number and Internet benefit access

UnitedHealthcare Vision®

UnitedHealthcare Vision coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06 and associated COC form number VCOC.INT.06.TX.