LIFE AND VISION INSURANCE

Life Insurance with United Healthcare

myuhc.com

800.873.9573

We provide Basic Term Life insurance up to age 65 for the primary insured member at no cost to you!

Insurance Coverage	Benefit
Basic Term Life	$10,000

Vision with Anthem

anthem.com

855.397.9267

Our voluntary vision care benefits include coverage for eye exams, lenses and frames, contact lenses, and discounts for laser surgery. When you need services, consider using an in-network provider for the most bang for your buck! When you use an out-of-network provider, you will be reimbursed for services according to the grid below. To locate an in-network provider, visit **anthem.com**.

	In-Network	Out-of-Network Reimbursement
Examination (Every 12 Months)	$10 copay	Up to $48 reimbursement
Lenses (Every 12 Months)		
Single	$20 copay	Up to $36 reimbursement
Bifocal	$20 copay	Up to $54 reimbursement
Trifocal	$20 copay	Up to $69 reimbursement
Frames (Every 12 Months)		
New Frames	$130 allowance, then 20% off any remaining balance	Up to $64 reimbursement
Contact Lenses (Every 12 Months)		
Elective	$130 allowance	Up to $105 reimbursement
Medically Necessary	Covered in full	Up to $210 reimbursement

Optional Vision Coverage Rates	
Employee	$5.80
Employee + Spouse	$10.15
Employee + Child(ren)	$11.02
Family	$16.82

Anthem

Blue View Vision

Benefits that focus on your eye care

Many of us put our vision to the test every day with reading, driving, and spending time on a computer or phone. That's why we want to make it easier for you to take care of your eyes — and help catch health issues earlier.

Working together for your total health

Eye doctors are often the first to find signs of chronic health conditions, such as diabetes, high blood pressure, and high cholesterol[1] — all through an eye exam. So, if they notice any signs of one of these conditions during your eye checkup, they can share that information with your primary care doctor to get a better picture of your overall health.

Accessible care on your terms

Blue View Vision gives you options to receive care when and where you need it with one of the nation's largest vision networks.

- **More doctors and locations.** With over 42,000 eye doctors and other eye care providers at more than 30,000 locations[2] in your plan's network, you're sure to find care that's close to home or work.
- **Convenience and flexibility.** Visit an independent eye doctor or choose from a variety of popular regional and national retail and online stores included in our standard network. Many of these stores have evening and weekend hours to work with most schedules.

Eyewear to fit your style

Access eye care and buy eyewear at a price that works with your budget. Keep in mind you'll receive discounts[3] when you go to an independent eye doctor or optical retail store that's in your plan's network. You can also include the following options at no additional cost:

- Factory scratch coating on standard/basic eyeglass lenses.
- Polycarbonate and Transitions® lenses for covered dependents under age 19.

INDEPENDENT PROVIDER NETWORK + LENSCRAFTERS® PEARLE VISION EST. 1961 OPTICAL

GLASSES.COM contactsdirect 1800contacts® Ray-Ban befitting

Other plan benefits:

- Negotiated savings on other popular lens options and treatments.
- High-quality progressive lenses and antireflective coatings at different price levels.
- Access to translation support and vision resources when traveling abroad.
- 15-20% off the balance of the cost over your benefit allowance for contact lenses or eyeglass frames.
- 20% off other upgrades, accessories, and nonprescription sunglasses.
- 40% off extra pairs of glasses anytime, from any provider in your plan's network.
- Up to 30% savings on prescription eye drops for myopia (low dose Atropine) and dry eyes (Total Tears) filled through ImprimisRx home delivery.

Search for an eye doctor

To find eyecare professionals in your plan's network near you, use Find Care on the Sydney℠ Health mobile app or **anthem.com**.

We're here to help

If you have questions, log in to the Sydney Health app or **anthem.com** or call us at the Member Services number on your ID card.

1 American Academy of Ophthalmology – EyeSmart: 20 Surprising Health Problems an Eye Exam Can Catch (accessed June 2023): aao.org.
2 Zelis Network360 data, January 2023.
3 Discounts don't apply to frames for which a manufacturer has imposed a no-discount policy.

What you've read here is a brief outline of the products and services included in our standard full service vision plan that provides coverage for exams and prescription eyewear. It is not a legal contract. Your plan benefits may vary from this. To get the details of your specific benefits, exclusions, and restrictions, please see your plan documents.