

## *OptiCare Wellness Vision Plan Designs*

Whether an underwritten, a self-insured or a Section 125 vision benefit is preferred, OptiCare can fulfill vision benefit needs while reducing the administrative burden typically borne by employees, benefit managers and brokers. Our plans may be purchased on a contributory or voluntary basis, providing brokers and benefit managers with maximum freedom of choice in benefit design. OptiCare Vision Plans provide employees and their families a wide variety of benefit options covering routine eye care exams, eyeglasses (lenses and frames), contact lenses and prescription sunglasses. Our services offer eligible members the liberty to choose from among many provider locations, including optometrists and ophthalmologists, at both independent and retail locations.

No matter how the plan is funded, OptiCare wellness vision benefits provide members with a routine eye examination and a hardware allowance that may be used to purchase ANY prescription eyewear. Frequencies are available in 12- and 24-month intervals, copays range from \$0 to \$25 and available hardware allowances include Standard (\$125), Enhanced (\$175) and Premium (\$250) plans.

<i><b>Plan Benefit Level</b></i>	<i><b>Vision Exams</b></i>	<i><b>Hardware Allowance</b></i>
Standard (Plan A)	Covered In Network	\$125.00
Enhanced (Plan B)	Covered In Network	\$175.00
Premium (Plan C)	Covered In Network	\$250.00

**VISION EXAM:** Each benefit plan provides a routine eye examination consisting of a comprehensive twelve point ocular assessment performed by a member of OptiCare's quality provider network.

**FRAMES:** Members may choose any frame. If members choose a frame outside plan limits, they pay the difference between the usual and customary frame cost and the covered allowance.

**OPHTHALMIC LENSES:** Members may use their allowance on any lenses (i.e., members are not limited to standard lenses).

**CONTACT LENSES:** OptiCare's benefit may be used for the purchase of a contact lens exam, for a fitting and/or for the contact lenses themselves.

**LASIK SURGERY:** 15% off LASIK procedures via LASIKPlus Vision Centers

Provider panels are contracted to grant members substantial discounts for optical products and services. No paperwork is required if members go to an in-network provider. In-network providers submit claims to OptiCare and are paid directly for covered benefits. If a member prefers to see an out-of-network provider, the member pays the provider, submits an out-of-network claim form to OptiCare and is reimbursed (by OptiCare) according to that member's (reduced) scheduled benefit.