

Humana Vision



# Insurance should be more than glasses and contacts

Human care is everything  
you expect, plus more

**Humana**<sup>®</sup>

GCHK7JWEN 0921



## Vision plans that focus on your employees' whole health

Our vision plans offer a variety of plans and plan options that fit the needs of your business. Humana vision is an easy add to your employee benefits program and helps your employees not only care for their eyes, but their overall health. Preventive care services are included along with specialized care for things like diabetes.

### Vision plans include:


- ✓ **\$0–\$10 routine eye exams**
- ✓ **Additional diabetic eye exam, care and testing** – To help manage diabetes and help lower overall diabetes care cost
- ✓ **Premium progressive lenses and premium anti-reflective coatings** at fixed option prices
- ✓ **Low-cost add to employee benefits** – You can choose to fund a portion or opt for 100% employee-paid
- ✓ **Special discount programs** – Members have access to a variety of discount programs including designer sunglasses, LASIK, teeth whitening, hearing aids, acupuncture and more
- ✓ **Go365® Points just for getting an eye exam** – Members with Go365 automatically earn Points they can redeem for rewards like Amazon® and Target® gift cards



# Features and benefits of Humana Vision plans

Vision plans are available for all group sizes with access to a nationwide network of independent practitioners and retail locations.

## Included in all plans:

|                           |   |
|---------------------------|---|
| <b>Routine eye care</b>   | <ul style="list-style-type: none"> <li>• No more than \$10 per annual visit in-network</li> <li>• Exam with dilation</li> </ul>   |
| <b>Diabetic eye care</b>  | <ul style="list-style-type: none"> <li>• Specialized care and testing for members with diabetes</li> <li>• Two times per year</li> <li>• Included at no additional cost</li> <li>• Not available with Exam Plus and Materials Only plans</li> </ul> |
| <b>Nationwide network</b> | <p>Choose from more than 109,000 access points, including independent optometrists, ophthalmologists and national retail eye exam locations</p>                   |
| <b>Link to Go365®</b>     | Members earn Go365 Points for getting a vision exam if they have Go365  |

## Plan add-ons and discounts

|   |   |
|---|---|
| <b>12-month frame benefit</b>                         | Members can get new frames annually instead of every two years  |
| <b>Retinal imaging<sup>1</sup></b>                    | \$0 in-network and up to \$39 out-of-network  |
| <b>Polycarbonate lens for children (under age 19)</b> | Optional benefit provides standard polycarbonate lens at a \$0 copay when a member sees a network provider  |
| <b>LASIK and PRK<sup>2</sup></b>                      | <ul style="list-style-type: none"> <li>• Option pays \$250 per eye (in- or out-of-network)</li> <li>• Additional discounts of 15% off retail price or 5% off promotional price</li> </ul> |
| <b>Eyeglass and contact lens benefits<sup>3</sup></b> | Members can get frames, lenses and contacts in the same plan year—base plan only includes frames/lenses OR contacts   |
| <b>Safety glasses</b>                                 | Members can get prescription safety glasses through Industrial Eyes at little or no cost to them when visiting a LensCrafters or a participating Pearle Vision provider                   |



## Prevention and early treatment are key to better overall health

- An eye exam may help detect high blood pressure, high cholesterol or diabetes<sup>4</sup>
- **80%** of employees enrolled in a vision plan when offered<sup>5</sup>
- **70%** of millennials and 63% of Gen Xers reported eye strain<sup>6</sup>

<sup>1</sup>\$0 in-network and up to \$20 for out-of-network benefits (except in Maryland up to \$39); does not cross apply. Covered with Exam Plus up to \$39 in-network. Not covered on Materials Only 130 and 160.

<sup>2</sup>12-month waiting period applies. Not covered on Materials Only 130 and 160.

<sup>3</sup>Not available for groups <100

<sup>4</sup><http://yoursightmatters.com/7-health-problems-eye-exams-can-detect/>

<sup>5</sup><https://www.benefitspro.com/2017/04/24/employees-see-vision-benefits-as-important-part-of/>

<sup>6</sup><https://www.rebuildyourvision.com/blog/vision-conditions/computer-vision-syndrome/vision-problems-of-the-millennial-generation/>

## Available Humana Vision plans



|   | Exam Plus   | Materials Only   | Vision plans   |
|---|---|--|--|
|   | Our low-cost starter plan that offers one eye exam per year plus discounted services. This 100% employer-funded plan can be offered alongside another Humana vision plan. | Plan covers only frames, lenses and contacts—no exam. Pairs well with medical plans with embedded vision exams to provide employees with a more complete vision benefit. | Our most robust plan that covers routine eye exam, diabetic eye care, frames, lenses and contacts. |
| Routine eye exams   | ✓   | ✗  | ✓  |
| Diabetic eye care   | ✗   | ✗  | ✓  |
| National network of retail and private practice locations | ✓   | ✓  | ✓  |
| Go365® Points for exams                                   | ✓   | ✓  | ✓  |



### Employees may save up to \$696

For example, Jason's vision expenses were about \$809 a year. After signing up for a Humana Vision plan, he saved close to 87%.



|  | Cost without Humana Vision | Cost with Humana Vision | Savings      |
|--|----------------------------|-------------------------|--------------|
| Exam   | \$70                       | \$10                    | \$60         |
| Frames and lenses                                  |                            |                         |              |
| • Safilo USA, Liz Claiborne or metal frames        | \$189                      | \$0                     | \$189        |
| • Varilux Physio® progressive lenses               | \$425                      | \$70                    | \$355        |
| • Crizal Alizé UV™ (No-Glare / smudge resistance ) | \$125                      | \$33                    | \$92         |
| <b>TOTAL</b>                                       | <b>\$809</b>               | <b>\$113</b>            | <b>\$696</b> |

Product availability varies by market.

Data is based on the Humana Vision 200 plan. Example is for illustration only, and individual results may vary.



## Learn more now

Ask your Humana agent to quote  
a vision plan for your business.

# Humana®

Humana group vision plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Health Benefit Plan of Louisiana, Humana Insurance Company of Kentucky, Humana Insurance Company of New York, CompBenefits Insurance Company, CompBenefits Company, or The Dental Concern, Inc. In Arizona, group dental plans insured by Humana Insurance Company. In New Mexico, group dental plans insured by Humana Insurance Company.

For Colorado: The Network Access Plan, which describes an access plan specific to your network, is available by calling your Humana representative and requesting a copy.