



Vision Benefits – Never pay full price

Savings on eye care and eyewear from UnitedHealthcare

UnitedHealthcare provides you with vision coverage that not only helps you maintain good eye health; it may also positively affect your overall health and well-being. Research has shown that the eyes provide the only non-invasive view of our blood vessels and comprehensive eye exams may be the first line of defense against diseases such as diabetes, hypertension and heart disease.¹ We want you and your eyes to be healthy, while reducing your out-of-pocket expenses at the same time.²



Our vision insurance plan provides you with:

- ▶ An eye exam
- ▶ A complete set of eyeglasses or contacts
- ▶ A 20% to 40% discount on popular lens options
- ▶ Access to discounts on laser vision correction
- ▶ Discounts on extra pairs of eyewear

Although you may find advertised specials for eyewear in your local paper, often the best value may come with a comprehensive vision plan. With our vision coverage, you may realize potential savings on your eyewear when you consider the cost of popular lens options like anti-reflective coatings, progressive lenses, or thinner and lighter high index lenses, as well as stylish, high end frames. No matter the frame or lenses you select, with our insurance plan you'll save money.

Here's what you might save if you use one of our network providers:

Services received	Without a vision plan	With a vision plan ³
Routine eye exam ⁵	\$60.00	\$10.00
Glasses (frames and Lenses) copay	\$0.00	\$25.00
Frames ⁶	\$117.00	\$0.00
Standard scratch-resistance coating ⁷	\$27.00	\$0.00
Standard progressive lens ⁷	\$219.00	\$70.00
Standard anti-reflective coating ⁷	\$70.00	\$40.00
Annual premium ⁴	\$0.00	\$68.80
Total out-of-pocket cost	\$493.00	\$213.80

Savings of 56.6%



More than 100 national and local retail chains, including 17 of the top 20, are in our network, like:

AMERICA'S BEST
CONTACTS & EYEGLASSES.

Visionworks
Why Pay More?

FOR EYES
1.800.FOR.EYES

EyeMasters
Why Pay More?

Access to eye care

Our network includes a mix of ophthalmologists and optometrists in both private practice and retail settings. More than 33,000 access points nationwide offer a variety of personalized and convenient care options. The choice of provider is yours.

Finding the right eye care provider is easy. From our website, www.uhcspecialtybenefits.com, you can access our provider locator and get door-to-door directions. Plus you can verify your benefits and eligibility, find answers to frequently asked questions, print a vision care ID card and much more. Or you can call 1-800-638-3120 if you'd rather talk with a customer service representative.

Coverage when you need it. Enroll Today.

We look forward to serving you and hope you decide to become a UnitedHealthcare member today.

UnitedHealthcare
Insurance Company



1 AOA.org

2 Refer to your benefit summary for the specifics of your plan.

3 This example represents a typical vision plan. Copayments and allowances may vary. Please review your benefit summary for the specifics of your plan.

4 Annual Premium – based on an employee-only annual premium of \$86, minus the pre-tax savings of 20%. Individual tax savings will depend upon your tax bracket. Annual Premium cost will be prorated and deducted from pay cycle before taxes.

Estimates for costs without a vision plan are based on the following:

5 Vision exams typically cost between \$40-\$70 from a retail provider and may cost more at a private practice provider depending upon the nature of the exam

6 Jobson Vision Watch reported in the *U.S. Optical Retailer Report and Directory* in December 2009 that the average frame purchase price was \$117.47

7 Costs of lenses and lens options based on typical retail costs

UnitedHealthcare Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, 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.