OPEN ENROLLMENT 2015 Summary of Benefits

Your Vision Benefits

Lake County BOCC

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GN14136HH 0713

HumanaVision
Vision Care Plan

Florida

Lake County BOCC

	See a participating provider	See a nonparticipating provider
Exam[1] with dilation as necessary	100% after $15 copay	$52 allowance
Lenses		
• Single	100% after $15 copay	$55 allowance
• Bifocal	100% after $15 copay	$75 allowance
• Trifocal	100% after $15 copay	$95 allowance
Frames	$50 wholesale allowance	$45 retail allowance
Contact lenses[2]		
• Elective (conventional and disposable)[3]	$120 allowance	$105 allowance
• Medically necessary (limit one pair)[4]	100%	$210 allowance
Frequency (based on date of service)		
• Examination	Once every 12 months	Once every 12 months
• Lenses or contact lenses	Once every 12 months	Once every 12 months
• Frame	Once every 24 months	Once every 24 months

Additional plan discounts

- Members may benefit with fixed pricing for most lens options including anti-reflective and scratch-resistant coatings.
- Members may also be eligible to receive up to a 20 percent retail discount on a second pair of eyeglasses, which is available for 12 months after the covered eye exam through the participating provider who sold the initial pair of eyeglasses.
- After copay, standard polycarbonate available at no charge for dependents less than 19 years old.

[1] Material copay is required for a complete pair of eyeglasses, lenses or frames.
[2] If a member prefers contact lenses, the plan provides an allowance for contacts in lieu of all other benefits (including frames) (Vision Care Plan only).
[3] The contact lens allowance applies to professional services (evaluation and fitting fee) and materials. Members may be eligible to receive up to a 15 percent discount on in-network professional services, which is available for 12 months after the covered eye exam.
[4] Benefit provides coverage for professional services and one pair of medically necessary contact lenses with prior plan authorization.

Vision Care Plan

HumanaVision Lasik discount

We have contracted with many well-known facilities and eye doctors to offer Lasik procedures at substantially reduced fees. You can take advantage of these low fees when procedures are done by network providers. The network locations listed below offer the following prices (per eye):

	Conventional / Traditional**		Custom**	
TLC 888-358-3937 (designated locations only)	**$895**		**$1,295**	**$1,895***
Lasik*Plus* 866-757-8082	**$695*** Lasik*Plus* free enhancements for 1 year	**$1,395*** Lasik*Plus* free enhancements for life	**$1,895*** Lasik*Plus* free enhancements for life	
QualSight LASIK 855-456-2020	**$895** QualSight free enhancements for 1 year	**$1,295** with QualSight Lifetime Assurance Plan	**$1,320**	**$1,995*** with QualSight Lifetime Assurance Plan

You may receive a 10% discount from retail prices at certain independent Lasik participating providers and pay no more than $1,800 per eye for Conventional Lasik and $2,300 per eye for Custom Lasik.

*with IntraLase™

**Pricing varies by section procedure offered by the provider you choose and options in your area. Not all locations offer fixed pricing. Please call the provider for details

How does the wholesale frame allowance work?

Benefits include a wholesale frame allowance. If the wholesale cost exceeds the frame allowance, members pay twice the wholesale difference. They never pay full retail.

Retail price*	Wholesale price	Wholesale allowance	Member pays	Savings
$125	$50	$50	$0	$125
$187.50	$75	$50	$50 ($75-$50=$25x2=$50)	$137.50

* Retail costs may differ and are based on 2½ times the wholesale cost. Actual savings may vary.

Use your HumanaVision benefits

HumanaVision options have you covered and make eye care affordable. You have access to one of the largest vision networks in the United States, with more than 35,000 participating optometrist, ophthalmologists, and national retail locations, including LensCrafters®, Pearle Vision®, Sears® Optical, Target® Optical, and JCPenney® Optical. In addition you'll enjoy:

- The same benefits at all participating providers, no matter where they're located
- Wholesale pricing on frames, avoiding high retail markups
- Simple access to plan information, provider search, Customer Care and other automated services at **HumanaVisionCare.com**

How it Works

1. After signing up for your vision plan, you will receive an ID card in the mail
2. Prior to scheduling your appointment, select a network provider through the Customer Care Center, automated information line, or **HumanaVisionCare.com**
3. Schedule an appointment, providing your name, the patient's name and employer
4. Sign your provider's form after your exam, you'll pay any copayments and/or costs of any upgrades at this time

Know what your plan covers

Attached is a summary of HumanaVision benefits that are described in detail in your certificate. You can find your certificate on **HumanaVisionCare.com** or call 1-866-537-0229. Here's what you can expect:

- Quality routine eye health care from independent eye care professionals and national retail locations.
- Services and materials provided on a prepaid basis, and the plan pays in-network providers directly, you also have the freedom to use out-of-network providers if you prefer
- Life without claim forms! With HumanaVision, you pay your eye care professional directly for copayments and any extra cosmetic options selected at the time of service
- Select a vision provider from our network simply by visiting **HumanaVisionCare.com**, if you prefer, call us at 1-866-537-0229

Know what your plan doesn't cover

Some items and services not included in HumanaVision are:

- Orthoptics or vision training, subnormal vision aids or Plano (non-prescription) lenses
- Replacement of lost or broken lenses, except at the regularly-scheduled plan intervals
- Medical or surgical treatment of eyes
- Care provided through or required by any government agency or program, including Workers' Compensation or a similar law

Vision health impacts overall health

Routine eye exams can lead to early detection of vision problems and other diseases such as diabetes, hypertension, multiple sclerosis, high blood pressure, osteoporosis, and rheumatoid arthritis.[1]

[1] Thompson Media Inc.

This is not a complete disclosure of plan qualifications and limitations.

Check with your local Humana or HumanaDental sales office to verify product availability.

Insured by Humana Insurance Company or CompBenefits Insurance Company or CompBenefits Company

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Humana Vision Lasik

Opening doors to better vision for thousands of people – with affordable Lasik[1] procedures

Network doctors can help you understand these new procedures and provide access to our network of Lasik providers.

You may also use independent Lasik provider network doctors to receive a 10% discount from usual and customary prices and pay no more than $1,800 per eye for Conventional Lasik and $2,300 per eye for Custom Lasik due to SB632.

[1] Laser-assisted in-situ keratomileusis

[2] If qualified as a Lasik candidate by the network doctor

The Lasik program is a discount only for Humana Vision members and is not a covered benefit.

Insured by Humana Insurance Company or CompBenefits Insurance Company, or The Dental Concern, Inc.

Reduced fees

Lasik procedures are available if you are nearsighted or have astigmatism and wear glasses or contacts.[2] We have contracted with many well-known facilities and eye doctors to offer these procedures at substantially reduced fees.

You can take advantage of these low fees when procedures are done by network providers. The network locations listed below offer the following prices (per eye):

	Custom**
TLC 888-358-3937	**$1,295** **$1,895***
Lasik*Plus* 866-757-8082	**$1,895*** Lasik*Plus* free enhancements for life
QualSight LASIK 855-456-2020	**$1,320** **$1,995*** with QualSight Lifetime Assurance Plan

*with IntraLase™

**Pricing varies by section procedure offered by the provider you choose and options in your area. Not all locations offer fixed pricing. Please call the provider for details.

Easy access to service

During your comprehensive eye health examination, your doctor can determine if you are a candidate for Lasik. If you qualify, the doctor can also make arrangements for the procedure with one of the centers that participates in this program.

Your Humana Vision ID card verifies your eligibility for Lasik discounts. You can obtain a list of providers from our website, **HumanaVisionCare.com** or by calling a Customer Care Specialist at 866-537-0229.

This discount cannot be combined with any other discount or promotional offer. The Humana Vision Lasik program is not affiliated with any medical or health plan. All pricing listed is per eye.

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LoRes

Save on your frames and lenses

Did you know routine eye exams can lead to early detection of vision problems and other diseases such as diabetes, hypertension, multiple sclerosis, brain tumors, osteoporosis and rheumatoid arthritis?[5]

You'll never pay full price again for eyeglasses

HumanaVision VCP encourages prevention, early diagnosis, and treatment – helping you achieve good vision and a healthy lifestyle. Benefits include:

- Wholesale frame allowance – never pay full retail
- Fixed copayments for lens options regardless of provider retail charges
- Comprehensive eye examination covered in full after member copayment
- Unlimited frame selection
- Frame benefits are identical at all VCP provider locations regardless of provider's retail charges

Pay the same cost for frames at any VCP provider location

You have access to one of the largest vision networks in the United States. Choosing a VCP network provider could save you up to 77 percent on a comprehensive eye exam and eyeglasses.

	Average retail cost[1]	VCP	Savings with VCP provider
Exam	$90	$10 copay	$80
Frames	$120[2]	$40 wholesale allowance	$80
Single-vision lenses[3]	$70[4]	$15 copay	$55
Total savings for single-vision eyeglasses (with eye exam)			**$215**

[1] Average retail costs may vary.
[2] Based on a multiple of three times the wholesale cost.
[3] Standard uncoated plastic.
[4] Average retail cost for single-vision eyeglasses does not include additional cost for lens options such as UV coating and anti-reflective coating.
[5] Thompson Media Inc.

Examples are for illustration only. Actual savings may vary.

HUMANA®
Specialty Benefits

GN-51766-HV 4/09

Choose a participating eye care provider and save

When you visit an eye care provider who participates in the Humana Vision Care Plan (VCP) network, you can save up to 52 percent on an exam and eyewear. Plus, the VCP network is nationwide so you can find a participating provider near your home or work.

The chart below shows an example of how you might save if a participating Humana VCP provider provides services and materials.

	AVERAGE RETAIL COST[1]	VCP	SAVINGS WITH VCP PROVIDER
Exam	$90	$10 copay	$80
Frame	$120[2]	$40 wholesale allowance	$80
Single-vision lenses[3]	$70[4]	$15 copay	$55
Total savings for single-vision eyeglasses (with eye exam)			**$215**

We're here to help

To speak with a Humana Vision Care Plan representative call 1-866-537-0229.

Find a participating provider

Log on to **HumanaVisionCare.com** anytime and select the Humana VCP provider locator. You also can call a Customer Care representative at 1-866-537-0229 from 8 a.m. – 8 p.m. Monday – Thursday and 8 a.m. – 6 p.m. Friday, Eastern time.

Refer your provider

If your eye care provider doesn't participate, please help us get your provider in the VCP network. That way, you can continue to see the provider you know and trust while receiving the best value from your plan. Simply add your name to the card below, give it to your eyecare provider at your next visit, and ask him/her to return it to Humana.

[1] Average retail costs may vary.
[2] Based on a multiple of three times the wholesale cost.
[3] Standard uncoated plastic.
[4] Average retail cost for single-vision eyeglasses does not include additional cost for lens options such as UV coating and anti-reflective coating.

Examples are for illustration only. Actual savings may vary.

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Refer your provider

Add your name and give this card to your provider to return to us. We'll make sure he/she gets the details about participating in the Humana VCP Network.

Join the Humana VCP Network

Your patient wants you to join our network.
For details, complete and mail this card, or fax to 866-454-0070. Thank you!

Please print

Date _____

Provider's name _____

Facility Name _____

Address _____

City _____ State _____ ZIP code _____

Telephone with area code _____

_____ referred you to the Humana VCP Network.
Patient name / employer group

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Your link to smart choices

For more information, visit Humana.com.

Click "Register" on the left side of the page and follow the instructions.

As a Humana member, you have powerful resources at your fingertips to help when you're making decisions that affect your health.

At Humana.com, you can:

- Find in-network doctors, hospitals, and pharmacies near you
- Search Humana's Drug List for prescription drugs and their estimated retail prices
- Investigate possible lower-priced alternatives to your prescription drugs
- Find out about Humana's health and wellness programs
- View and print a letter of coverage to give the doctor as proof of coverage

After you receive your Humana ID card, you can register for immediate access to *My*Humana – your secure Website.

At *My*Humana, you can:

- View and print your Humana claims
- View and print your plan certificate and a summary of your plan benefits
- Visit Condition Centers to explore symptoms, treatments, and tests; track your condition; and print reports to discuss with your doctor
- Take a health assessment and print the results to share with your doctor
- Create your own health record, including family history, immunizations, allergies, and medications
- Order replacement ID cards
- Save money on medicines, supplements, and other health and wellness products with the Savings Center
- Use Planning Tools to track your spending and estimate costs for a procedure or prescription

Humana Plans are offered by Humana Medical Plan, Inc., Humana Employers Health Plan of Georgia, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Health Plan of Ohio, Inc., Humana Health Plans of Puerto Rico, Inc. License # 00235-0008, Humana Wisconsin Health Organization Insurance Corporation, or Humana Health Plan of Texas, Inc. - A Health Maintenance Organization, or insured by Humana Health Insurance Company of Florida, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company, Humana Insurance Company of Kentucky, Emphesys Insurance Company, Humana Insurance of Puerto Rico, Inc. License # 00187-0009, or administered by Humana Insurance Company or Humana Health Plan, Inc.

Statements in languages other than English contained in the advertisement do not necessarily reflect the exact contents of the policy written in English, because of possible linguistic differences. In the event of a dispute, the policy as written in English is considered the controlling authority.

For Arizona Residents: Offered by Humana Health Plan, Inc. or insured by Emphesys Insurance Company or insured or administered by Humana Insurance Company.

Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance or Summary Plan Description) for more information on the company providing your benefits. Our health benefit plans have limitations and exclusions.

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If you'd like a copy of Humana's Notice of Privacy Practices, you can request a copy by:

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