2016 OPEN ENROLLMENT Summary of Benefits

Your Vision Benefits

Lake County BOCC
Lake County BOCC

<table>
<thead>
<tr>
<th>Service</th>
<th>See a participating provider</th>
<th>See a nonparticipating provider</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exam</strong> with dilation <strong>as necessary</strong></td>
<td>100% after $15 copay</td>
<td>$52 allowance</td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Single</td>
<td>100% after $15 copay</td>
<td>$55 allowance</td>
</tr>
<tr>
<td>• Bifocal</td>
<td>100% after $15 copay</td>
<td>$75 allowance</td>
</tr>
<tr>
<td>• Trifocal</td>
<td>100% after $15 copay</td>
<td>$95 allowance</td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>$50 wholesale allowance</td>
<td>$45 retail allowance</td>
</tr>
<tr>
<td><strong>Contact lenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Elective (conventional and disposable)</td>
<td>$120 allowance</td>
<td>$105 allowance</td>
</tr>
<tr>
<td>• Medically necessary (limit one pair)</td>
<td>100%</td>
<td>$210 allowance</td>
</tr>
<tr>
<td><strong>Frequency</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Examination</td>
<td>Once every 12 months</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>• Lenses or contact lenses</td>
<td>Once every 12 months</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>• Frame</td>
<td>Once every 24 months</td>
<td>Once every 24 months</td>
</tr>
</tbody>
</table>

**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):

<table>
<thead>
<tr>
<th>Network</th>
<th>Conventional / Traditional**</th>
<th>Custom**</th>
</tr>
</thead>
<tbody>
<tr>
<td>TLC</td>
<td>$895</td>
<td>$1,295</td>
</tr>
<tr>
<td></td>
<td>(designated locations only)</td>
<td>$1,895*</td>
</tr>
<tr>
<td>LasikPlus</td>
<td>$695*</td>
<td>$1,895*</td>
</tr>
<tr>
<td></td>
<td>LasikPlus free enhancements for 1 year</td>
<td>LasikPlus free enhancements for life</td>
</tr>
<tr>
<td>QualSight LASIK</td>
<td>$895</td>
<td>$1,995*</td>
</tr>
<tr>
<td></td>
<td>QualSight free enhancements for 1 year</td>
<td>with QualSight Lifetime Assurance Plan</td>
</tr>
<tr>
<td></td>
<td>$1,295 with QualSight Lifetime Assurance Plan</td>
<td>$1,320</td>
</tr>
</tbody>
</table>

*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.

<table>
<thead>
<tr>
<th>Retail price*</th>
<th>Wholesale price</th>
<th>Wholesale allowance</th>
<th>Member pays</th>
<th>Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>$125</td>
<td>$50</td>
<td>$50</td>
<td>$0</td>
<td>$125</td>
</tr>
<tr>
<td>$187.50</td>
<td>$75</td>
<td>$50</td>
<td>$50 ($75-$50=$25x2=$50)</td>
<td>$137.50</td>
</tr>
</tbody>
</table>

* 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

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.
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

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

¹ Thompson Media Inc.
Reduced fees

Lasik procedures are available if you are nearsighted or have astigmatism and wear glasses or contacts. 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):

<table>
<thead>
<tr>
<th>Provider</th>
<th>Custom**</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>TLC</td>
<td></td>
<td>$1,295</td>
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<tr>
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**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.
Save on your frames and lenses

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.

<table>
<thead>
<tr>
<th></th>
<th>Average retail cost</th>
<th>VCP</th>
<th>Savings with VCP provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam</td>
<td>$90</td>
<td>$10 copay</td>
<td>$80</td>
</tr>
<tr>
<td>Frames</td>
<td>$120&lt;sup&gt;2&lt;/sup&gt;</td>
<td>$40 wholesale allowance</td>
<td>$80</td>
</tr>
<tr>
<td>Single-vision lenses&lt;sup&gt;3&lt;/sup&gt;</td>
<td>$70&lt;sup&gt;4&lt;/sup&gt;</td>
<td>$15 copay</td>
<td>$55</td>
</tr>
<tr>
<td><strong>Total savings for single-vision eyeglasses (with eye exam)</strong></td>
<td></td>
<td></td>
<td><strong>$215</strong></td>
</tr>
</tbody>
</table>

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

Examples are for illustration only. Actual savings may vary.
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.

<table>
<thead>
<tr>
<th></th>
<th>AVERAGE RETAIL COST</th>
<th>VCP</th>
<th>SAVINGS WITH VCP PROVIDER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam</td>
<td>$90</td>
<td>$10 copay</td>
<td>$80</td>
</tr>
<tr>
<td>Frame</td>
<td>$120(^1)</td>
<td>$40 wholesale allowance</td>
<td>$80</td>
</tr>
<tr>
<td>Single-vision lenses(^1)</td>
<td>$70(^4)</td>
<td>$15 copay</td>
<td>$55</td>
</tr>
<tr>
<td><strong>Total savings for single-vision eyeglasses (with eye exam)</strong></td>
<td></td>
<td></td>
<td><strong>$215</strong></td>
</tr>
</tbody>
</table>

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.

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.

We’re here to help
To speak with a Humana Vision Care Plan representative call 1-866-537-0229.

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

Patient name / employer group referred you to the Humana VCP Network.
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 MyHumana – your secure Website.

**At MyHumana, 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


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.

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- E-mailing us at privacyoffice@humana.com
- Sending a written request to:
  Humana Privacy Office
  P.O. Box 1438
  Louisville, KY 40202