

UnitedHealthcare Specialty Benefits

Uniting health and financial well-being

Vision Insurance Product Overview

UnitedHealthcare Vision has been trusted for more than 40 years to deliver affordable, innovative vision care solutions to the nation's leading employers through experienced customer-focused people accessible through our diverse, nationwide vision care network. Our vision plans give customers flexibility to determine their preferred funding type. Our plans include covered-in-full benefits for eye exams, eyeglasses and contact lenses, as well as cosmetic coverage options.

Our unique brand of vision care benefits administration is provided to nearly 18 million members, representing over 19,000 employer groups. Clients include many Fortune 500 companies, national and regional employers, multi-employer trust funds, HMOs, insurance companies, third party administrators, associations, unions and federal, state and local governments.

UnitedHealthcare Vision's national network has over 30,000 providers, consisting of both private practice and retail chain providers. Our network is diverse and well-balanced, offering members greater choice and convenience by providing access to evening, weekend and even walk-in appointments.

We are the vision brand of one of the largest healthcare carriers in the country. Our parent-company, UnitedHealth Group, drives our ability to deliver exemplary customer care and member satisfaction in the vision market. The UnitedHealthcare Vision model has the professional expertise and technical resources to manage every aspect of our clients' vision care program—from start-up, communications, enrollment and customer service to ongoing administration through a single point of contact, your regionally based account manager.

Network and Out-of-Network Benefits

UnitedHealthcare's vision care program provides innovative benefits to members:

- **Eye Examination** – A complete eye examination is provided to members with a copay, if copay is applicable.
- **Frame Benefit** – UnitedHealthcare Vision's frame benefit applies to virtually all of the frames on the market today, and most of those are covered-in-full, with no additional cost to the member, other than the applicable copay.
- **Spectacle Lenses** – A pair of clear, single vision, lined bifocal or lined trifocal lenses, with standard scratch-resistant coating is covered in full, after applicable copay.
- **Contact Lens Benefits** – UnitedHealthcare Vision provides a generous covered-in-full contact lens benefit. The benefit covers-in-full (after applicable copay) the fitting/evaluation fees, contact lenses (including many of the most popular contacts on the market, such as disposables, depending on prescription and plan selected), and up to two follow-up visits. If a member chooses contact lenses outside of the covered-in-full selection, a generous allowance is provided toward the fitting/evaluation fees and purchase of contacts, and the material copay does not apply.
- **Patient Options** – Patient options, (not covered under the proposed plan) such as ultraviolet protection and progressive lenses are offered at a discount, which results in substantial member savings from the provider's usual and customary charges.
- **Out-of-Network Reimbursement** – UnitedHealthcare Vision provides reimbursement for services rendered outside of UnitedHealthcare Vision's network, up to the plan's maximum allowance schedule.
- **Access to Discounted Laser Vision Correction Procedures** – Through our partnership with Laser Vision Network of America (LVNA), UnitedHealthcare Vision provides our members with access to discounted laser vision correction procedures. Members may choose an NCQA-credentialed surgeon from LVNA's nationwide network of more than 400 laser vision correction surgeons.

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Value-Added Services

National Provider Network

Our national vision network includes both private practice and retail chain provider locations. By offering access to a diverse network of providers with day, evening and weekend availability, we afford our members greater choice and convenience. Our web site, www.uhcspecialtybenefits.com is equipped with a provider locator feature that displays a listing of the providers in the member's requested area. All providers participating in our network must meet or exceed our established quality and licensing standards. Additionally, in order to ensure adequate network access for our members, we are able to perform targeted provider recruiting.

Materials Cost Contracting

Through materials cost contracting, we can significantly reduce out-of-pocket costs for our members.

Quality Assurance

We are committed to quality in all aspects of vision care, from provider selection to lens manufacturing processes. Our quality assurance and peer review committees ensure high levels of service. Providers must meet credentialing standards for inclusion in our network. We also solicit member input to ensure customer satisfaction.

Mail Order Contacts

Members may purchase mail order contact lenses online through our partner VisionDirect at a 10% discount.

Program Implementation

We have the professional expertise and technical resources to help manage every aspect of our clients' vision care benefits program – from start-up communications and enrollment to customer service, to reporting and ongoing administration. Our dedicated account managers work closely with the employer group and our service team to ensure a smooth implementation.

Member Services

Our plan is user-friendly and supported by various self-service options. ID cards are not required, and there are no claim forms or vouchers. Members can access plan information and identify network providers via our toll-free customer service number, 24/7 Interactive Voice Response (IVR) and interactive Website. In particular, members appreciate our extended customer service hours and online contact lens ordering.

Please note that the Benefit Summaries in this document provide a brief description of coverage. State mandates may preclude certain benefit plan design features. It is not a policy, certificate of insurance or coverage document. For complete details on coverage, exclusions, limitations and the terms under which coverage may continue, please contact your sales representative.

Vision benefits are underwritten by United HealthCare Insurance Company and United HealthCare Insurance Company of New York and administered by Spectera, Inc. All product options may not be available in all states. Standard exclusions and limitations apply in most cases. Benefit options may vary by state or group size.

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Benefit Levels and Rates

Effective January 01, 2010

Vision Services		V0004			
Service Frequency					
Exams/ Lenses/ Frames		12/12/24			
Plan Options					
Contribution		Employer Paid			
Exam Co-pay		\$10			
Material Co-pay		\$25			
Benefits					
		In Network	Out of Network		
Eye Examination					
Exam		100%	Up to \$40		
Lenses					
Single Vision		100%	Up to \$40		
Lined Bifocal		100%	Up to \$60		
Lined Trifocal		100%	Up to \$80		
Lenticular		100%	Up to \$80		
Frames					
Covered in Full Frame		100%	Up to \$45		
Wholesale		Up to \$50	Up to \$45		
Retail		Up to \$130	Up to \$45		
Elective Contact Lenses					
Covered-in-full Contacts		100%Up to Plan Limits	Up to\$105		
All Other Contacts		Up to \$105	Up to\$105		
Necessary Contact Lenses		100%	Up to \$210		
# of Contact Lens Boxes		4			
Lens Options (In Network Only)					
Lens Options		Standard Scratch Coating			