



University of Kentucky EyePrefer

Version 6
V13

EyeMed Vision Care in conjunction with Fidelity Security Life Insurance Company
Fixed Fee Voluntary Insight

The innovation of EyePrefer allows employees to choose from two plan designs to maximize their household's benefit dollar.

Vision Care Services	ESSENTIAL		ENHANCED	
	Member Cost	Out-of-Network Reimbursement	Member Cost	Out-of-Network Reimbursement
Exam with Dilation as Necessary	\$10 Copay	\$40	\$0 Copay	\$42
Exam Options:				
Standard Contact Lens Fit and Follow-Up:	Up to \$40	N/A	\$0 Copay, Paid-in-full fit and two follow-up visits	\$40
Premium Contact Lens Fit and Follow-Up:	10% off Retail Price	N/A	\$0 Copay, 10% off retail prices, then apply \$40 allowance	\$40
Frames:				
<i>Any available frame at provider location</i>	\$0 Copay; \$130 Allowance, 20% off balance over \$130	\$55	\$0 Copay; \$160 Allowance, 20% off balance over \$160	\$80
Standard Plastic Lenses				
Single Vision	\$10 Copay	\$40	\$10 Copay	\$40
Bifocal	\$10 Copay	\$60	\$10 Copay	\$60
Trifocal	\$10 Copay	\$80	\$10 Copay	\$80
Standard Progressive Lens	\$75 Copay	\$60	\$10 Copay	\$83
Premium Progressive Lens	See attached Fixed Premium Progressive price list	\$60	See attached Fixed Premium Progressive price list	\$83
Lens Options:				
UV Treatment	\$15	N/A	\$0 Copay	\$12
Tint (Solid and Gradient)	\$15	N/A	\$0 Copay	\$12
Standard Plastic Scratch Coating	\$15	N/A	\$0 Copay	\$12
Standard Polycarbonate - Adults	\$40	N/A	\$0 Copay	\$30
Standard Polycarbonate - Kids under 19	\$0 Copay	\$30	\$0 Copay	\$30
Standard Anti-Reflective Coating	\$45	N/A	\$0 Copay	\$34
Polarized	20% off Retail Price	N/A	20% off Retail Price	N/A
Photocromatic / Transitions Plastic	\$75	N/A	\$75	N/A
Premium Anti-Reflective	See attached Fixed Premium Anti-Reflective Coating price list	N/A	See attached Fixed Premium Anti-Reflective Coating price list	\$34
Other Add-Ons	20% off Retail Price	N/A	20% off Retail Price	N/A
Contact Lenses				
<i>Contact lens allowance includes materials only</i>				
Conventional	\$0 Copay; \$130 allowance, 15% off balance over \$130	\$100	\$0 Copay; \$160 allowance, 15% off balance over \$160	\$128
Disposable	\$0 Copay; \$130 allowance, plus balance over \$130	\$100	\$0 Copay; \$160 allowance, plus balance over \$160	\$128
Medically Necessary	\$0 Copay, Paid-in-Full	\$200	\$0 Copay, Paid-in-Full	\$210
Laser Vision Correction				
Lasik or PRK from U.S. Laser Network Owned and operated by LCA Vision	15% off Retail Price or 5% off promotional price	N/A	15% off Retail Price or 5% off promotional price	N/A
Additional Pairs Benefit:	Members also receive a 40% discount off complete pair eyeglass purchases	N/A	Members also receive a 40% discount off complete pair eyeglass purchases	N/A

Frequency		Frequency	
Examination	Once every 12 months	Examination	Once every 12 months
Frame	Once every 24 months	Frame	Once every 12 months
Lenses	Once every 12 months	Lenses	Once every 12 months
OR		OR	
Contact Lenses	Once every 12 months	Contact Lenses	Once every 12 months

Monthly Rate	Premium	Premium
Subscriber	\$8.50	\$21.40
Subscriber + Spouse	\$16.00	\$40.00
Subscriber + Child(ren)	\$15.20	\$38.00
Subscriber + Family	\$21.40	\$53.60

Additional Plan Details

Member receives a 20% discount on items not covered by the plan at network Providers. Discount does not apply to EyeMed Provider's professional services, or contact lenses. Plan discounts cannot be combined with any other discounts or promotional offers.

Benefit Allowances provide no remaining balance for future use within the same Benefit Frequency.

Rates are valid only when the quoted plan is the sole stand-alone vision plan offered by the group.

Rates assume at least 80% employee contribution for employees and dependents.

Insured Plans are underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, except in New York.

Policy number VC-19/VC-20, form number M-9083

Rates are valid for groups domiciled in the State of KY.

Fees quoted will be valid until the 7/1/2017 plan implementation date. Date quoted: 1/12/2017.

Plan Exclusions

1) Orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; 2) Medical and/or surgical treatment of the eye, eyes or supporting structures; 3) Any eye or Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment; Safety eyewear; 4) Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; 5) Plano (non-prescription) lenses and/or contact lenses; 6) Non-prescription sunglasses; 7) Two pair of glasses in lieu of bifocals; 8) Services or materials provided by any other group benefit plan providing vision care 9) Services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order; 10) Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available.

Base Rate Guarantee and ACA Fee

All plans are based on a 48-month contract term and 48-month rate guarantee. Premium is subject to adjustment even during a rate guarantee period in the event of any of the following events: changes in benefits, employee contributions, the number of eligible employees, or the imposition of any new taxes, fees or assessments by Federal or State regulatory agencies.



University of Kentucky
 Progressive and Anti-Reflective Member Cost Schedule

	ESSENTIAL	ENHANCED
PROGRESSIVE MEMBER COST SCHEDULE*	Member Cost	Member Cost
Standard Progressive	\$75 copay	\$10 Copay
Premium Progressives as Follows:		
Tier 1	\$95 Copay	\$30 Copay
Tier 2	\$105 Copay	\$40 Copay
Tier 3	\$120 Copay	\$55 Copay
Tier 4	\$75 Copay, 80% of charge less \$120 Allowance	\$10 copay, 80% of charge less \$120 Allowance
ANTI-REFLECTIVE MEMBER COST SCHEDULE*		
Standard Anti-Reflective Coating	\$45	\$0 Copay
Premium Anti-Reflective Coatings as Follows:		
Tier 1	\$57	\$12 Copay
Tier 2	\$68	\$23 Copay
Tier 3	80% of charge	\$0 copay, 80% of charge less \$45 allowance
OTHER ADD-ONS PRICE LIST		
Photochromic (Plastic)	\$75	\$75
Polarized	80% of charge	80% of charge

EyeMed Vision Care reserves the right to make changes to the products within each tier and the member out-of-pocket costs.
 *Fixed pricing is reflective of brands at the listed product level. Providers are not required to carry all brands in all tiers. Please consult your provider for what is available.

EXPERIENCE MORE: ONLINE ACCESS

HOW TO: enjoy your own eye site

MEMBER WEB ON EYEMED.COM

Your vision plan is like a friendly smile – it doesn't do any good if it's hidden away. Member Web at eyemed.com is here, there and everywhere. It's your vision plan control center. A place to manage the details of every visit and every claim. Instantly. Easily. Smile-ly.

START MANAGING YOUR BENEFITS IN A FEW EASY STEPS:

1. Visit eyemed.com and click on Member Login.
2. If you're a new user, click on Create an Account.
3. Register using your member ID or the last four digits of your social security number.* (You'll get an email asking to confirm your account.)
4. Finish setting up your new account with your email address and a password. (To keep it secure, we list some password "musts.")
5. Come back anytime to change your password, email address and billing preferences. (It's all under Manage Profiles.)

LOG IN 24/7 TO:

- View your benefit details
- Confirm eligibility
- Check claim status
- Print replacement ID cards
- Locate a provider
- Schedule an appointment online**
- View health and wellness information
- Get special offers



SEE THE GOOD STUFF

Register on EYEMED.COM or grab the member app (iTunes or Android) now.

* Depends on how your benefit administrator entered you into the system.

** Most, but not all, network providers offer this.





ONLINE, IN-NETWORK OPTIONS



Using your in-network benefits has never been easier

To satisfy the evolving needs of our members, we've added leading online in-network options to our roster of thousands of independent providers and top optical retailers.



ContactsDirect and Glasses.com are the next step in ensuring that you, as an EyeMed member, get fast, easy and convenient access to your benefits.

To purchase contacts or lenses, you'll need a valid prescription from within the last 12 months. Use our enhanced provider locator at eyemed.com to find an in-network provider for your next eye exam.

ContactsDirect

- Order contact lenses and have them shipped straight to your door
- Use your vision benefits online to make shopping more convenient
- Your contact lenses will ship for free, once the prescription is verified

Glasses.com

- Access the award-winning 3D virtual try-on app
- Choose from a large selection of frames and lenses, including some of the world's leading brands
- Members can apply in-network vision benefits to their transaction

How convenient is that?



INNOVATIVE ANSWERS FOR SAVVY SPENDERS

Keep an eye on your money

MEMBERS-ONLY SPECIAL OFFERS

You deserve special savings just for being an EyeMed member. So we've developed a page on eyemed.com that only registered members can see. It's the latest list of special offers for vision-related products and services. A mix of member discounts and extra savings that give your benefits a boost. So you can keep your eyes healthy and save some cash while you're at it.

UNLOCK YOUR OFFERS IN MINUTES

Just go to eyemed.com, register and you're set to shop the savings. And if you have the EyeMed Members App, pull up the offer at the store—no printing!

New offers are added often, so check before you go.



- Discounts on frames and lenses
- Savings on contacts
- Exclusive offers from network providers and retailers
- Free shipping from online providers
- Free vision products, like lens cleaner kits and more, all from trusted EyeMed network providers

SEE THE GOOD STUFF

Register on eyemed.com or grab the member app (App Store or Google Play) now.

INDEPENDENT
PROVIDER
NETWORK



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OPTICAL





So you can hear all the sweet sounds of life

1 in 9 Americans has hearing loss.² But did you know there's also a connection between hearing and vision loss?¹ In fact, mature adults and diabetics are more likely to experience both.³

life's sights – and sounds – to the fullest. That's why EyeMed members have access to affordable hearing care discounts through Amplifon, the world's largest distributor of hearing aids and services.

EyeMed's top priority is your total health and wellness. We want you to enjoy all



Hearing and vision loss can go hand in hand.¹



95% of hearing loss can be treated with hearing aids.²



Call 1-844-526-5432 to find a hearing care provider near you and schedule a hearing exam today.

Your hearing discount through Amplifon includes:

40% OFF

40% off hearing exams at thousands of convenient locations nationwide



Discounted, set pricing on thousands of hearing aids, including those with the newest, most advanced technology



Low price guarantee – if you find the same product at a lower price elsewhere, Amplifon will beat it by 5%



60-day hearing aid trial period with no restocking fees



Free batteries for 2 years with initial purchase



3-year warranty plus loss and damage coverage



HEARING HEALTH CARE

¹ Association Between Vision and Hearing Impairments and Their Combined Effects on Quality of Life, October 1, 2006, Vol 124, No. 10, <http://archophth.jamanetwork.com/article.aspx?articleid=418658>
² AmplifonUSA.com/hearing-loss-information
³ Health Day, U.S. News: <http://health.usnews.com/health-news/news/articles/2012/11/16/hearing-loss-tied-to-diabetes-in-study>

EXPERIENCE MORE: MOBILE ACCESS

HOW TO: mobilize your vision plan

EYEMED MEMBER APP

EyeMed's member app was the first of its kind. But innovation – like your life – never stops. Our app is packed with ahead-of-the-game resources wherever you are. Before, during and after your eye appointment.

Get the latest EyeMed member app:

- 1. DOWNLOAD** – Search “EyeMed Members” in your App store, iTunes or Google Play.
- 2. OPEN** – You can use some features right away; others unlock once you register.
- 3. REGISTER** – You'll need your member ID or the last four digits of your social security number.
- 4. LOG IN** – If you've already registered on eyemed.com, you can log onto the app the same way.

	Ready when you download	Unlocked when you register
Find nearby network providers	●	
On-the-fly appointment scheduling	●	
Turn by turn directions and map	●	
Eye exam and contact lens reminders		●
Electronic ID card for office visits		●
Vision prescriptions for everyone on your plan*		●
Benefit plan details		●
Answers to common questions	●	
Special offers and discounts		●
Direct line to EyeMed support	●	

SEE THE GOOD STUFF

Register on EYEMED.COM or grab the member app (iTunes or Android) now.

* Take a picture of your prescription and store it in your app. No need to type in the numbers.

