

# Vision Insurance for Small Businesses

Quick reference guide

For groups  
with 2-99  
employees

## UnitedHealthcare Specialty Benefits: *Delivering More - for Less*

UnitedHealthcare Specialty Benefits unites a comprehensive portfolio of specialty insurance products that can be purchased efficiently and cost-effectively alongside Medical for groups with 2-99 employees. (Products may also be purchased standalone.)

Vision care is a popular employee benefit. Many employees and their families require corrective lenses, and regular eye exams help them maintain healthy vision. Eye exams can help detect major health problems, resulting in lower medical costs for employers and improved health for employees.

Our vision plans provide customers with more flexibility in determining preferred funding type, plan design, copay amounts and frequency options. We provide covered-in-full benefits for eye exams, eyeglasses and contact lens (after any applicable copay), as well as reduced out-of-pocket expenses for non-covered options – supported by an extensive national network of private practice and retail providers. We are also committed to administrative ease, providing a simplified administrative platform and comprehensive online services.

### More options

#### Comprehensive Plan

- ▶ **Eye examination:** Includes a comprehensive eye exam, covered in full (after applicable copay)
- ▶ **Spectacle Lenses:** Includes a pair of clear, single vision, lined bifocal or lined trifocal lenses, covered in full (after applicable copay), as well as standard scratch-resistant coating
- ▶ **Frame Benefit:** Applies to most frames on the market today, many of which are covered in full, (after applicable copay)
- ▶ **Contact Lens Benefit:** Includes contact fitting/evaluation fee and contact lenses (including many of the most popular brands on the market), as well as disposables (depending on prescription and plan) and up to two follow-up visits – covered in full (Note: When electing contact lenses outside of covered-in-full selection, such as toric, gas permeable and bifocal contacts, an allowance is provided and material copay does not apply)
- ▶ **Out-of-Network Reimbursement:** Reimburse services rendered outside our network, up to the plan maximum allowance schedule
- ▶ **Options:** Also offer access to discounted laser vision correction procedures, as well as ultraviolet protection and progressive lenses at a 20-40% discount

#### Flexible Funding Options

- ▶ Employer-paid option
- ▶ Voluntary (employee-paid option): No participation requirement (minimum of two eligible employees, one enrolling)
- ▶ Buy-up (cost-sharing between employer and employee)

#### National Network

- ▶ Access to more than 29,000 providers in private practice or retail chains
- ▶ Partner with more than 75 national retail chains throughout the country
- ▶ Provide access to a diverse network of providers with day, evening and weekend appointments
- ▶ Able to perform targeted provider recruiting, if needed, to ensure adequate access
- ▶ Require participating providers to meet or exceed established quality and licensing standards.

For participating providers, visit [www.uhcspecialtybenefits.com](http://www.uhcspecialtybenefits.com)

### More ease

#### Access to Discounted Laser Vision Correction Procedures

- ▶ Partner with the Laser Vision Network of America (LVNA) for discounted laser vision correction procedures
- ▶ Enables members to access a NCQA-credentialed surgeon from a national network of 400 laser vision correction providers

#### Program Implementation Support

- ▶ Offer professional expertise and technical resources, including start-up communications and enrollment, customer service and ongoing administration
- ▶ Committed to smooth program implementation via dedicated account managers

#### Convenient Member Services

- ▶ User-friendly (no ID cards, claim forms or vouchers needed)
- ▶ Easy member access to plan information and network providers via various self-service options:
  - Toll-free customer service line
  - 24/7 Interactive Voice Response (IVR)
  - Comprehensive interactive website
- ▶ Extended customer service hours
- ▶ Online contact lens ordering

## More savings

### Materials Cost Contracting

- ▶ Significantly reduces out-of-pocket costs for our members
  - *Private Practice Providers:* All frames with a \$50 wholesale cost or less are covered in full, after applicable copay (for frames with a wholesale cost greater than \$50, members pay the difference between the wholesale cost and the \$50 allowance)
  - *Retail Providers:* All frames outside covered-in-full selection include \$130 frame allowance (for frames with a retail cost greater than \$130, members pay the difference between the retail cost and the \$130 allowance)

### Packaged Savings

- ▶ Enables customers to save on Medical when purchasing our specialty products, including Dental, Vision, Life and Disability
- ▶ Customers may combine Medical with Vision, savings \$2.00 per employee per month



## Contact us

UnitedHealthcare Specialty Benefits unites health and financial well-being for individuals and organizations, through integrated and personally relevant products, services and technologies. We offer a broad array of specialty insurance products, including Vision, Dental, Life and Disability insurance. UnitedHealthcare Specialty Benefits is a brand of UnitedHealth Group.

Vision insurance products are underwritten by United HealthCare Insurance Company and United HealthCare Insurance Company of New York. Standard exclusions and limitations apply in most cases. Benefit options may vary by state or group size.

**For more information, contact a sales representative.**