



See the difference a HumanaVision plan can make for you

Periodic eye exams are an important part of routine preventive healthcare. Because many eye and vision conditions have no obvious symptoms, you may be unaware of problems. Early diagnosis and treatment are important for maintaining good vision and preventing permanent vision loss.*

HumanaVision offers:

- **Access to a huge network** — Choose from more than 35,000 participating optometrist, ophthalmologist, and national retail locations, including LensCrafters®, Pearle Vision®, Sears® Optical, Target® Optical, and JCPenney® Optical.
- **Cost-savings** — get deep discounts (wholesale pricing) no matter which in-network provider you choose. Plus, you'll receive discount on LASIK procedures.
- **Choice** — You have access to exclusive lines of designer frames, such as:



- **Convenience** — Take care of eye exams and frames all in one visit. Many locations offer night and weekend appointments to fit your schedule.

Vision care impacts overall health

Eye exams not only help your vision, your doctor can catch major health issues, too. Many diseases can be diagnosed by looking into your eyes including diabetes, multiple sclerosis, high blood pressure, and high cholesterol.

For more information, go to HumanaVisionCare.com



LENSCRAFTERS®

PEARLE VISION®

Sears
Optical

Target OPTICAL



*American Optometric Association

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HUMANA®

HumanaVision VCP: How it works

With Humana’s vision plan, you can save significantly on eye exams, frames, and lenses or contact lenses. In fact, what you save on your annual exam covers your annual premium, in a most cases.

For example: Jason’s annual vision expenses without a vision care plan were around \$789. With Humana’s vision plan, he can save more than 65 percent off the total retail cost. Here’s how:

	Retail cost ³	Member cost	Savings with VCP
Exam with dilation as necessary	\$95 ⁴	\$10 copayment	\$85
Frames (Jason has a \$50 wholesale frame allowance) ^{1,2}	\$125	\$0	\$125
Varilux Comfort® (progressive lenses)	\$250	\$94	\$156
Crizal Avance™ (anti-reflective coating)	\$199	\$85	\$114
Transitions lenses (photochromic lenses)	\$120	\$88	\$32
Total	\$789	\$265	\$512

Jason’s VCP Vision Plan:

- \$10 copayment
- \$15 standard lens copayment
- Frequencies:
 - Examination: once every 12 months
 - Lenses or contact lenses: once every 12 months
 - 20% discount on second pair of glasses or sunglasses
 - Frames: once every 24 months
- \$50 wholesale frame allowance (covers the cost or more than 50% of the majority of frames available)
- \$150 contact lens allowance

Jason decides to go to his in-network VCP provider to have an exam and purchase a new pair of glasses. He decided to have: an exam, and glasses that included frames, and many upgrades to his lenses, including Varilux Comfort® (premium progressive lenses), with two add-ons: Transitions®, a photochromic tint and Crizal Avance™, with Scotchguard™ protector.

- 1 Frame retail cost based on 2.5 times the wholesale allowance (retail markup varies)
- 2 If the wholesale frame is more than your wholesale allowance, you only pay twice the difference between the wholesale price and the wholesale allowance
- 3 Based on national average. Average retail costs may vary by provider and location
- 4 Average retail cost of exams varies

Examples are for illustration only. Actual savings may vary.

Insured or administered by Humana Insurance Company, Humana Insurance Company of Kentucky, Humana Insurance Company of New York, CompBenefits Insurance Company, HumanaDental Insurance Company, Humana Health Benefits Plan of Louisiana, or The Dental Concern, Inc.

Plans are subject to limitations and exclusions.

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