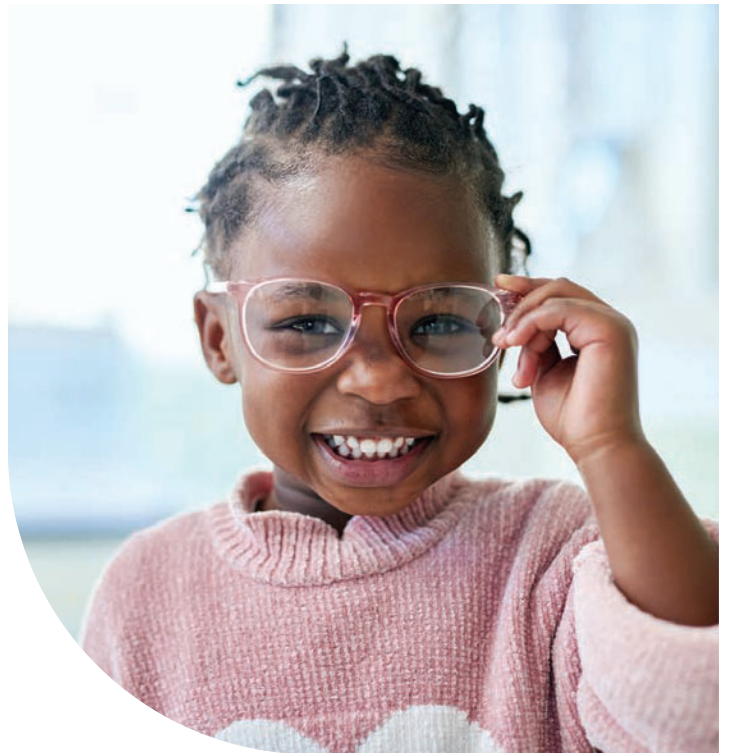




Vision plans are definitely worth a closer look

There's more to vision health than getting an annual eye exam.

It not only makes sure you're seeing clearly, but also supports your eye and overall health. A yearly eye exam monitors your vision and eye health for things like glaucoma and cataracts, and signs of medical conditions, including diabetes and high blood pressure.

Why sign up for vision benefits?



Get an annual eye exam* for no more than \$10 when you see an in-network doctor. And, they may help detect or prevent other eye or health conditions.



Easily find an eye doctor near home, work or away with independent, retail and online options.

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS

PEARLE
VISION

OPTICAL

Walmart

sam's club

OAKLEY

Ray-Ban

GLASSES.COM

contactsdirect



Save an average of 80% off retail prices for glasses and contacts with our fixed copays and allowances.



Caring for you is at the heart of everything we do so we make it easy for you to get the help you need – when you need it. Our service teams are always ready to help and answer your questions.

Earn EyeRewards when you get an eye exam

Get a reward voucher to use at Sunglass Hut when you visit an in-network eye care professional for your annual eye exam.

The voucher will be available through your online Humana account at [MyHumana.com](https://www.mylumana.com).

* Eye exams not covered on Humana Vision Materials Only plans.



Services	In-network provider (Member cost)	Out-of-network provider (Reimbursement)
Exam with dilation as necessary	\$0	Up to \$30
Retinal imaging* ¹	Up to \$39	Not covered
Contact lens exam²		
Standard contact lens fit and follow-up	\$0	Up to \$30
Premium contact lens fit and follow-up	10% off retail less \$55 allowance	Up to \$30
Frames³		
	\$200 allowance, 20% off balance over \$200	\$100 allowance
Standard plastic lenses		
Single vision	\$20	Up to \$25
Bifocal	\$20	Up to \$40
Trifocal	\$20	Up to \$60
Lenticular	\$20	Up to \$100
Lens options⁴		
UV coating*	\$15	Not covered
Tint (solid and gradient)*	\$15	Not covered
Standard scratch-resistance*	\$15	Not covered
Standard polycarbonate - Adults*	\$40	Not covered
Standard polycarbonate - Children <19	\$0	Up to \$40
Standard anti-reflective coating	\$20	Up to \$25
Premium anti-reflective coating		
• Tier 1	\$22	Up to \$25
• Tier 2	\$33	Up to \$25
• Tier 3	80% of charge less \$35 allowance	Up to \$25
Standard progressive (add-on to bifocal)	\$20	Up to \$40
Premium progressive		
• Tier 1	\$45	Up to \$40
• Tier 2	\$55	Up to \$40
• Tier 3	\$70	Up to \$40
• Tier 4	\$25 copay, 80% of charge less \$120 allowance	Up to \$40
Photochromatic / Plastic transitions*	\$75	Not covered
Polarized*	20% off retail	Not covered

* This service is not a covered benefit under your insurance policy. However, this service may be available to members from participating providers at the discounted rate shown. Members should confirm pricing with their provider.



Services	In-network provider (Member cost)	Out-of-network provider (Reimbursement)
Contact lenses (applies to materials only)		
Conventional	\$200 allowance, 15% off balance over \$200	\$160 allowance
Disposable	\$200 allowance	\$160 allowance
Medically necessary	\$0	\$210 allowance
Frequency		
Examination	Once every 12 months	Once every 12 months
Lenses or contact lenses	Once every 12 months	Once every 12 months
Frame	Once every 12 months	Once every 12 months
Diabetic eye care: Care and testing for diabetic members		
Examination • Up to (2) services per year	\$0	Up to \$77
Retinal imaging • Up to (2) services per year	\$0	Up to \$50
Extended Ophthalmoscopy • Up to (2) services per year	\$0	Up to \$15
Gonioscopy • Up to (2) services per year	\$0	Up to \$15
Scanning laser • Up to (2) services per year	\$0	Up to \$33

¹Member costs may exceed \$39 with certain providers. Members may contact their participating provider to determine what costs or discounts are available.
²Standard contact lens exam fit and follow up costs and premium contact lens exam discounts up to 10% may vary by participating provider. Members may contact their participating provider to determine what costs or discounts are available.
³Discounts may be available on all frames except when prohibited by the manufacturer.
⁴Lens option costs may vary by provider. Members may contact their participating provider to determine if listed costs are available.

Optional benefits	
12-month frame benefit	Benefit replaces the 24-month frequency of the base plan.
Eyeglass and contact lens benefit	Allows fulfillment of frame plus spectacle lenses in addition to the contact lens benefit of the base plan.
Polycarbonate lenses for children <19	Provides for standard polycarbonate lens with \$0 copay.



Additional plan discounts

- Members may receive a 20% discount on items not covered by the plan at network providers. Members may contact their participating provider to determine what costs or discounts are available. 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. Services or materials provided by any other group benefit plan providing vision care may not be covered. Certain brand name vision materials may not be eligible for a discount if the manufacturer imposes a no-discount practice. Frame, Lens, & Lens Option discounts apply only when purchasing a complete pair of eyeglasses. If purchased separately, members may receive 20% off the retail price.
- Members may receive a 40% discount on a second pair of prescription eyeglasses and a 20% discount on non-prescription sunglasses. Member may contact their participating provider to determine what discounts are available.
- Members may also receive 15% off retail price or 5% off promotional price for Lasik or PRK from the US Laser Network, owned and operated by LCA Vision. Since Lasik or PRK vision correction is an elective procedure, performed by specialty trained providers, this discount may not always be available from a provider in your immediate location.



Questions?

Visit **Humana.com** or call **877-398-2980**
Monday – Saturday, 8 a.m. – 11 p.m., and
Sunday, 11 a.m. – 8 p.m., Eastern time.
Find a vision provider at **Humana.com/find-care**.



Register today!

Register or sign in to MyHumana at **Humana.com**
to view your coverage details, ID cards, manage
claims, find a vision provider and more!



Limitations and exclusions (all services):

In addition to the limitations and exclusions listed in your "Vision Benefits" section, this policy does not provide benefits for the following:

1. Any expenses incurred while you qualify for any worker's compensation or occupational disease act or law, whether or not you applied for coverage.
2. Services that are free or that you would not be required to pay for if you did not have this insurance, unless charges are received from and reimbursable to the U.S. government or any of its agencies as required by law.
3. Any loss caused or contributed by:
 - War or any act of war, whether declared or not;
 - Any act of international armed conflict- or
 - Any conflict involving armed forces of any international authority.
4. Any expense arising from the completion of forms.
5. Your failure to keep an appointment.
6. Any hospital, surgical or treatment facility, or for services of an anesthesiologist or anesthetist.
7. Prescription drugs or pre-medications, whether dispensed or prescribed.
8. Any service not specifically listed in the Schedule of Benefits.
9. Any service that we determine:
 - Is not a visual necessity;
 - Does not offer a favorable prognosis;
 - Does not have uniform professional endorsement; or
 - Is deemed to be experimental or investigational in nature.
10. Orthoptic or vision training.
11. Subnormal vision aids and associated testing.
12. Aniseikonic lenses.
13. Any service we consider cosmetic.
14. Any expense incurred before your effective date or after the date your coverage under this policy terminates.
15. Services provided by someone who ordinarily lives in your home or who is a family member.
16. Charges exceeding the reimbursement limit for the service.
17. Treatment resulting from any intentionally self-inflicted injury or bodily illness.
18. Plano lenses.
19. Medical or surgical treatment of eye, eyes, or supporting structures.
20. Replacement of lenses or frames furnished under this plan which are lost or broken, unless otherwise available under the plan.
21. Any examination or material required by an Employer as a condition of employment.
22. Non-prescription sunglasses.
23. Two pair of glasses in lieu of bifocals.
24. Services or materials provided by any other group benefit plans providing vision care.
25. Certain name brands when manufacturer imposes no discount.
26. Corrective vision treatment of an experimental nature.
27. Solutions and/or cleaning products for glasses or contact lenses.
28. Pathological treatment.
29. Non-prescription items.
30. Costs associated with securing materials.
31. Pre- and Post-operative services.
32. Orthokeratology.
33. Routine maintenance of materials.
34. Refitting or change in lens design after initial fitting, unless specifically allowed elsewhere in the certificate.
35. Artistically painted lenses.

Insured by Humana Insurance Company.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our insurance benefit plans. Our insurance benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

NOTICE: Your actual expenses for covered services may exceed the stated cost or reimbursement amount because actual provider charges may not be used to determine insurer and member payment obligations.





How to find a vision doctor in the network

Visiting a vision provider in the Humana network ensures you're getting the lowest cost when using your vision benefits. To find an in-network doctor, follow these steps:

Step 1:

Scan the QR code or go to huma.na/vision to search for eye doctors in the **Humana Vision** plan network.



Step 2:

Search for an eye doctor using your location to find a doctor in your area, or search by a doctor's name



In-network online providers

You may also consider one of our many in-network online options including [Oakley](#), [Ray-Ban](#), [Glasses.com](#), [ContactsDirect.com](#), [LensCrafters](#) and [Target Optical](#).





Vision coverage when you travel out of the country

Get emergency eyewear and eye care when traveling abroad

If you lose or break your glasses while traveling or need eye care, Humana vision members can get emergency services with trusted providers in 20 countries and territories:

- **Emergency glasses delivered within 24 hours*** – get adjustable, temporary eyewear for \$0
- **24/7 call support** and free translation help in 160 languages
- **Online directory of international providers** in 20 countries
- **International eye care guide** with Q&As to help you find vision care in 20 countries and territories around the world, with advice and guidelines tailored to each country
- **All part of your vision benefits** – only pay for the eye exam or eyewear materials you purchase
- **Easy online claims submission** – simply upload receipts and get reimbursed 100% of remaining eligible out-of-network benefits

When traveling, keep this number handy:

+1.513.765.2870

to order emergency glasses, find a provider, or request translation.

Tip for calling the US from another country: Dial the plus sign +, then 1, then area code, and the number.



Access international support through MyHumana

Once your vision plan coverage begins, you can access your international vision benefits after you activate your [MyHumana.com](https://www.mychumana.com) account.

Simply sign in to MyHumana and look for the “International” tab on your vision benefits home page.

* Glasses are delivered to most locations within 24 hours, however, some areas of the world may take longer.