

Spectera SightSelect® Vision Plan

Underwritten by Spectera, Home Office: Salt Lake City, UT

Your Vision is Important to your Health

Whether it's 20/20 or less than perfect vision, everyone needs to receive regular vision care. The Vision Care Program is being offered as a part of our commitment to your wellbeing. The Vision Care program provides quality vision care nationwide.

Through Spectera and their provider network, you will receive a complete eye examination, as well as materials (if needed).

Carefully review the summary of your new Vision Care Program. Please, don't take chances with your most precious possession –the gift of sight. Take advantage of this very important benefit.

Choice and Access of Vision Care Providers:

With Spectera Vision, you are able to choose from a network of private practice providers and retail optical providers. If you would like to identify a network provider or print an ID card, visit Spectera's Web site, www.myspectera.com or call Spectera's Provider Locator Service at 800-638-3120 and follow the voice prompts.

Co-Payments

Exam Co-Pay	\$10.00
Materials Co-Pay	\$25.00

Vision Plan Benefit Summary:

When using a Network Provider, enrolled participants and eligible dependents are eligible for the following:

Benefit	Description
Comprehensive Vision Exam: Once every 12 months	100% covered once every 12 months for a comprehensive vision examination provided by a network optometrist or ophthalmologist.
Pair of Lenses (for glasses) Once every 12 months	If prescribed, a pair of single vision or standard multifocal lenses.
<ul style="list-style-type: none">• Clear single vision• Clear lined bifocal• Clear lined trifocal• Clear Lenticular	Patient Options: Should you choose patient options not covered by the program such as tints, progressive lenses, UV, and anti-reflective coating, you may be able to purchase these options at a discount. Standard scratch coating is covered in-full.
Frames: Once every 24 months <ul style="list-style-type: none">• Selection Frame• Non-Selection Frame	Your choice from a wide selection of fashionable frames will be covered. If you select a frame from outside the United Healthcare selection, you will be given a \$50.00 wholesale frame allowance at our private practice providers and a \$100.00 retail frame allowance at our retail optical providers.
Contact Lenses: Once every 12 months	In lieu of lenses and a frame benefit, you may select contact lenses.
<ul style="list-style-type: none">• Selection contact lenses	United Healthcare offers a wide variety of selection contact lenses from many leading manufacturers (over 75% of participants choose from the United Healthcare selection). Four boxes (12 pairs) of covered disposables are included when obtained from a network provider.
<ul style="list-style-type: none">• Non-selection contact lenses	A \$105 allowance will be applied toward the evaluation, fitting and purchase of non-selection contact lenses once every 12 months. Please note: To receive the full \$105 allowance, you must receive your exam, fitting and evaluation at the same provider.
Laser Eye Surgery:	United Healthcare Participants receive access to discounted refractive eye surgery procedures from numerous provider locations throughout the United States. To find a participating laser eye surgeon in your area, visit our website at www.myuhcspecialtybenefits.com .

Please note: If there are differences in this document and the Group Policy, the Group Policy is the governing document.