



Your Vision Benefits Welcome Guide



Let's get started.

Welcome. We're excited that you have chosen a vision plan from Spectera. We'll do everything we can to meet your expectations with good care and service.



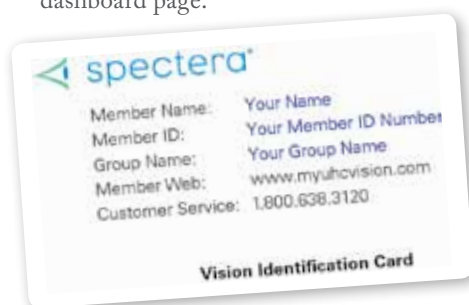
This guide will help you understand:

- How to use your vision plan
- What's covered
- How to get answers to your questions

Take a few minutes to review this information, and remember that we're here to help if you have any questions. Visit myspectera.com or call 1-800-638-3120.

Your ID card

You do not need a member ID card to use your benefits. However, if you'd like one, you can easily print one from myspectera.com. Once you've logged in, click on "Print ID Card" from the main dashboard page.



Five Things To Know:

- 1 You have access to a **national network of providers**, including optometrists and ophthalmologists as well as the choice of either a private practice or retail setting.
- 2 Your plan includes a fully covered **eye exam with eyeglasses or contacts**, after applicable copayment.
- 3 You are not limited to a small selection of **eyeglass frames**. Your plan includes an allowance that can be applied to any frame available at your participating provider's office.
- 4 Your **contact lens** benefit applies to the evaluation, fitting fees and purchase of **contact lenses** as well as two follow-up visits.
- 5 There's a website just for you — myspectera.com.

What's covered by my plan?

Exams

Your eye doctor will give you a complete eye exam. This exam includes a case history and an exam for eye illness and vision impairment. If an illness or eye disorder is found you may be referred to your health plan for medical eye coverage.

Frame¹ Benefit

When you visit a network provider, your plan gives you an amount of money you can apply toward the cost of your frames, or an allowance. This allowance (after your copay) is enough to cover many of the most popular frames on the market today.

Contact Lens Benefit

If you wear contact lenses, our selection includes the most popular brands on the market today. Your vision benefit (after your copay) covers contact lenses, fitting, and up to two follow-up visits. The contact lens selection varies, depending on your plan and what your vision provider sells. You can also use your plan's allowance toward other brands of contact lenses (non-selection), the fitting and up to two follow up visits.

Access to Discounts on Contact Lenses

And if you have a prescription for contact lenses from your eye doctor, you can use our online ordering program for 10% of contact

lenses, after you have used your covered benefit. Just click on the "Discounts on Contact Lenses" button.

Lens Upgrades

Popular lens options, like progressive lenses, tints, anti-reflective coating and more, if not covered by your plan, are available at discounts of up to 40%. Standard scratch-resistant coating is included **at no charge**.

Additional Pairs of Glasses

You get a 20% discount on any additional pairs of eyeglasses, including prescription sunglasses.

Access to Discounted Laser Vision Correction

You have access to discounted laser vision correction procedures through Laser Vision Network of America's (LVNA) nationwide network of more than 550 credentialed surgeons.

Preferred pricing on premium hearing aids

You can buy high-quality, digital hearing aids at an discounted prices, starting at \$699 each through hi HealthInnovations™. These hearing aids use advanced technology to help you hear and understand speech better.

Illustration of possible savings with a vision plan*.

(Copays and discounts vary by plan.)

	With your vision benefit	Without a vision benefit	You save
Routine Exam ²	\$10 copayment*	Average cost \$89	\$79
Frames ¹	\$130 allowance 30% discount on remaining amount (if any) ³	Average cost \$189	\$148
Standard lenses Single-vision lenses Lined bifocal lenses Lined trifocal lenses	\$25 copayment ⁴	Average retail cost \$59 Average retail cost \$109 Average retail cost \$149	\$34 \$84 \$124

* Copayment and plan allowance(s) may vary based on your individual plan. This illustration is based upon a typical copay. Please check your vision plan.

¹ Frame discounts do not apply when prohibited by frame manufacturer.

² Routine eye exam with refraction.

³ Receive a \$130 frame allowance applied toward the retail price of a frame at any network provider. If the frame costs more than the allowance, you are only responsible for the difference, plus any applicable copay. Discount may be applied at participating network locations.

⁴ The materials copay is a single payment that applies to the entire purchase of eyeglasses or contacts in lieu of eyeglasses.

This information is a generalized savings illustration and is not reflective of any specific plan or provider costs. The charges for services and materials without a plan may vary by provider. In the illustration above, charges for services without a vision plan were derived from internal data provided by our company-owned retail stores and contracted retail chains.

How do I make the most of my plan?

Your Spectera vision plan makes it easy to maintain good eyesight and healthy eyes, and save money while you are at it. Your plan offers you the flexibility to use any provider you choose, but typically the best overall savings are available at network locations.

Visiting a network location also gives you the opportunity to take advantage of eyewear discounts on options like lens upgrades. Your vision plan allows you to pick the provider that matches your lifestyle and eye care needs.

Finding a provider is easy.

Simply go to myspectera.com and use the provider locator tool for a complete list, including door-to-door directions. You may also find a network provider by accessing Spectera's interactive voice response system. Follow the voice prompts — it's as simple as that! **1-800-839-3242**.

If you need corrective eyewear, your vision plan from Spectera can help you save big on the items you use daily. In addition to covering a comprehensive exam, your plan covers a pair of eyeglasses (including frames and lenses) or contact lenses.

Your Plan in Four Easy Steps

1 Find a provider.

Use the Provider Locator tool on myspectera.com or call 1-800-839-3242.

2 Schedule an appointment.

Call the provider directly to schedule an appointment, and mention that you have Spectera vision coverage. All you need to provide is your last name and date of birth.

3 Get your eye exam.

The network provider, a state-licensed ophthalmologist or optometrist, will perform a comprehensive eye exam.

4 Choose eyewear.

Prescription eyewear includes eyeglasses and/or contacts depending on your plan coverage. Once your eyewear order is complete, your provider will schedule a time for pickup.

myspectera.com

myspectera.com is a valuable tool that we provide for our members. This website allows you to locate providers, check claims, learn more about your coverage and access educational information about eye health and wellness.

Provider Locator:

This tool will help you locate a doctor who is part of our network, so you can begin saving today.

The easiest way to find a network provider is to log on to myspectera.com. You can search for the provider nearest your home or office, and find locations offering features such as wheelchair access, additional languages spoken, driving directions or weekend office hours.

If you don't see your provider, you can nominate them via the online form and Spectera will make every attempt to contact them.

Learn More about Your Coverage:

Get the most from your benefits by viewing plan details. Check your current eligibility, copays, allowances, covered lens options and out-of-pocket costs. You can also find answers to frequently asked questions.



Scan the QR code to visit a special website with videos and other materials designed to help you understand your plan and improve your eye health, or visit uhctogether.com/SpecteraVisionPlan.



Spectera vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.