



Prepared for:

## Anderson Co Board of Education

### Humana Specialty Benefits

Proposed coverage:

Vision

Proposed effective date:

6/1/2011

Broker:

Dennis Krol Insurance Agency Inc

Humana sales representative:

Barbara Hiller

## HumanaVision: VCP Network

It needs to be easy for your employees to get the vision care they need. At home or on the road, your employees will find a provider with convenient hours and locations. And they'll receive substantial savings on eye wear and exams when they visit network providers.

It's important your employees keep their eyes healthy and get routine care. Exams can help prevent vision loss, but also detect more serious diseases in the body such as diabetes, hypertension, multiple sclerosis, and brain tumors.

HumanaVision plans encourage prevention, early diagnosis, and treatment, helping employees stay healthy and possibly prevent permanent vision loss.



A vision plan is one of the top five most-desired benefits by employees.\*

### Feel good about choosing a HumanaVision Plan:

- **Experience.** More than 30 years of vision experience, plus 300 associates who are experts in servicing vision benefits.
- **Network.** More than 28,000 independent eye care professionals, and all accept new patients. Nine out of 10 members are satisfied with the availability of doctors in their area.\*\*

**Coming this spring:** Your employees can save at over 3,200 national retail locations in an expanded HumanaVision network. They'll be able to use their benefits at some of the top names in eye care, including LensCrafters®, Pearle Vision®, Sears® Optical, Target® Optical, and JCPenney® Optical in addition to the many private practitioners they can access today.

- **Continuity of care.** Members build relationships with providers who know their health and family histories so they can detect conditions such as diabetes and hypertension.
- **Savings.** Members receive a wholesale frame allowance - they never pay full retail - plus substantial savings on Lasik and PRK procedures.
- **Education.** Your employees receive educational materials on the importance of routine eye care, in easy-to-understand terms.
- **Service.** Our associates provide prompt, friendly service. In fact, nine out of 10 calls are resolved to the customer's satisfaction on the first call.\*\*

\* LIMRA International  
\*\* HumanaVision member satisfaction survey, 2008

Plus you can offer HumanaVision at no cost to your business or choose to fund a portion.

Effective Date: **6/1/2011**

## Vision Care services

Fully Insured Voluntary

<b>Non-Dual Choice</b>	<b>See a participating provider</b>	<b>See a non-participating provider</b>
<b>Exam with dilation</b> as necessary	100% after copay	\$35 allowance
<b>Lenses</b>		
• Single vision	100% after copay	\$26 allowance
• Bifocal	100% after copay	\$40 allowance
• Trifocal	100% after copay	\$60 allowance
<b>Frames</b>	\$40 wholesale frame allowance	\$59 retail allowance
<b>Contact lenses</b>		
• Elective (conventional and disposable) <sup>1</sup>	\$110 contact lens allowance	\$110 contact lens allowance
• Medically necessary	100%	\$300 allowance
<b>Frequency<sup>2</sup></b>		
• Examination		Once every 12 months
• Lenses or contact lenses		Once every 12 months
• Frame		Once every 24 months
<b>Exam/material copay</b>		\$10/\$15
<b>Wholesale frame allowance</b>		\$80-\$120 approximate retail value

### Lasik discount

We have contracted with many well-known facilities and eye doctors to offer Lasik procedures at substantially reduced fees. Your employees can take advantage of these low fees when procedures are by network providers. The network locations listed below offer the following prices (per eye):

	Conventional / Traditional		Custom	
<b>TLC / 888-358-3937</b> (designated locations only)	\$895		\$1,295	\$1,895*
<b>LasikPlus / 866-757-8082</b>	\$695* LasikPlus free enhancements for 1 yr.	\$1,395* LasikPlus free enhancements for life	\$1,895* LasikPlus free enhancements for life	
<b>QualSight LASIK / 855-456-2020</b>	\$895 QualSight free enhancements for 1 yr.	\$1,295 with QualSight Lifetime Assurance Plan	\$1,320	\$1,995* with QualSight Lifetime Assurance Plan

\*with IntraLase<sup>™</sup>

### Example of how the wholesale frame allowance works?

Benefits include a wholesale frame allowance. If the wholesale cost exceeds the frame allowance, members pay twice the wholesale difference. They never pay full retail.

Retail price <sup>3</sup>	Wholesale price	Wholesale allowance	Member pays	Savings
\$125	\$50	\$50	\$0	\$125
\$187.50	\$75	\$50	50 (\$75-\$50=\$25X2=\$50)	\$137.50

### Vision plan rates:

	Proposed rates
EE	\$8.04
EE+1	\$16.08
Family	\$21.55

<sup>1</sup> The contact lens allowance applies to professional services (evaluation and fitting fee) and materials. Members receive a 15% discount on professional services. The discount for professional services is available for 12 months after the covered eye exam.

<sup>2</sup> Frequency based on date of service.

<sup>3</sup> Retail costs may differ and are based on two to three times the wholesale cost. Actual savings may vary.

### Additional plan discounts

- Members receive additional fixed copayments on lens options including anti-reflective and scratch-resistant coatings.
- Members also receive a 20% retail discount on a second pair of eyeglasses. This discount is available for 12 months after the covered eye exam, and is available through the VCP network provider who sold the initial pair of eyeglasses.
- After copay, standard polycarbonate available at no charge for dependents under age 19.

Vision products insured by Humana Insurance Company or CompBenefits Insurance Company.

Effective Date: **6/1/2011**

## Vision Care services

Fully Insured Voluntary

<b>Non-Dual Choice</b>	<b>See a participating provider</b>	<b>See a non-participating provider</b>
<b>Exam with dilation</b> as necessary	100% after copay	\$35 allowance
<b>Lenses</b>		
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Retail price <sup>3</sup>	Wholesale price	Wholesale allowance	Member pays	Savings
\$125	\$50	\$50	\$0	\$125
\$187.50	\$75	\$50	50 (\$75-\$50=\$25X2=\$50)	\$137.50

### Vision plan rates:

	Proposed rates
EE	\$7.28
EE+1	\$14.57
Family	\$19.52

<sup>1</sup> The contact lens allowance applies to professional services (evaluation and fitting fee) and materials. Members receive a 15% discount on professional services. The discount for professional services is available for 12 months after the covered eye exam.

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### Additional plan discounts

- Members receive additional fixed copayments on lens options including anti-reflective and scratch-resistant coatings.
- Members also receive a 20% retail discount on a second pair of eyeglasses. This discount is available for 12 months after the covered eye exam, and is available through the VCP network provider who sold the initial pair of eyeglasses.
- After copay, standard polycarbonate available at no charge for dependents under age 19.

Vision products insured by Humana Insurance Company or CompBenefits Insurance Company.

**Anderson Co Board of Education**

Effective Date: **6/1/2011**

**Vision Care services**

Fully Insured Voluntary

**Non-Dual Choice** **See a participating provider**

**Exam with dilation** as necessary 100% after copay

**Lenses** 20% retail discount  
 • Single vision  
 • Bifocal  
 • Trifocal

**Frames** 20% retail discount

**Professional contact lens services** 15% discount  
 (evaluation and fitting fee)

**Frequency** Once every 12 months  
 • Examination  
 \* Frequency based on date of service.

**Lasik discount**

We have contracted with many well-known facilities and eye doctors to offer Lasik procedures at substantially reduced fees. Your employees can take advantage of these low fees when procedures are by network providers. The network locations listed below offer the following prices (per eye):

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\*with IntraLase™

\* Frequency based on date of service.

**Vision plan rates:**

	Proposed rates
EE	\$2.24
EE+1	\$4.47
Family	\$5.99

## Vision plan terms and conditions

### **Rate Assumptions:**

- The Effective date is no later than 6/1/2011.
- Rates are guaranteed for two years.
- Rates are based on SIC code 8211, situs state KY.
- Rates assume no changes in legislation or regulation that affect benefits payable, eligibility, or contractual provisions.
- Retirees are not included.
- Plan assumes an employer/employee relationship exists between all parties.
- **Standard commission schedule applies.**

### **Enrollment:**

- Rates are based on 527 eligible employees.
- The group must have minimum participation of 10 or more enrolled.
- **Voluntary vision plans are not available for dual-choice selection.**

### **Plan design:**

- Proposal is contingent on Humana being the only vision plan offered.
- This plan is based on our standard design and certificate language.
- Dependent age limitations are based on situs state requirements unless otherwise noted.

### **Billing:**

- With our standard billing cycle, premiums are due by the first of the month for which coverage is to be provided. Grace period is 31 days.
- Humana may adjust rates because of changes in plan design, legislation, or regulations that affect benefits payable, eligible, or contractual provisions.