APEX VISION

avēsis

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK REIMBURSEMENT
Vision Examination (includes Refraction)	Covered in full after $10 copay	Up to $35
Retinal Imaging	Up to $45 member out-of-pocket maximum	N/A
Contact Lens Fit and Follow-up		
Standard Contact Lens Fitting	Up to $50 member out-of-pocket maximum	N/A
Custom Contact Lens Fitting	Up to $75 member out-of-pocket maximum	N/A
MATERIALS*	$25 copay (Materials copay applies to frame or spectacle lenses, if applicable.)	
Frame Allowance (Up to 20% discount above frame allowance.)	$150 allowance	Up to $50
Standard Spectacle Lenses		
Single Vision	Covered in full after $25 copay	Up to $25
Bifocal	Covered in full after $25 copay	Up to $40
Trifocal	Covered in full after $25 copay	Up to $50
Lenticular	Covered in full after $25 copay	Up to $80
Preferred Pricing Options Level 1 Option Package		
Polycarbonate (Single Vision/Multi-Focal)	$40/$44 member OOP maximum	N/A
Standard Scratch-Resistant Coating	$17 member OOP maximum	N/A
Ultra-Violet Screening	$15 member OOP maximum	N/A
Solid or Gradient Tint	$17 member OOP maximum	N/A
Standard Anti-Reflective Coating	$45 member OOP maximum	N/A
Standard Progressives (Level 1/2)	$50 Allowance ($75/$110 member OOP maximum)	Up to $40
Premium Progressives	$50 allowance + 20% off retail	Up to $40
Plastic Photochromic (Single Vision/Multi-Focal)	$70/$80 member OOP maximum	N/A
Polarized	$75 member OOP maximum	N/A
PGX/PBX	$40 member OOP maximum	N/A
Other Lens Options	Provider discount up to 20%	N/A
Contact Lenses † (in lieu of frame and spectacle lenses)		
Elective (10% discount on amount exceeding allowance)	$150 allowance	Up to $128
Medically Necessary	Covered in full	Up to $250
Refractive Laser Surgery	Onetime/lifetime $150 allowance Provider discount up to 25%	Onetime/lifetime $150 allowance

Your access to overall health

Become a member today

Visit: https://enroll.hfgagents.com/vip/pearl
and complete "Start a Quick Quote" to view and select plans!

Level	Pricing
Member	$ 11.46
Member + Spouse	$ 20.25
Member + Child	$ 21.93
Family	$ 27.76

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Discounts are not insured benefits.
*At participating Walmart/Sam's locations, retail pricing for your plan is $82. At participating Costco locations, retail pricing is $84.99.
†Prior Authorization is required for medically necessary contacts.

We've Got You Covered

See for Miles and Miles

Networks are the fabric of a benefits program. Ours is tightly woven—with credentialed, well-respected vision care providers—to bring you insurance coverage you can trust no matter where you travel throughout the entire country.

Set Your Sights on Convenience

Our national network has been built with you in mind! Having a balanced mix of independent and retail ophthalmologists, optometrists, and opticians makes it easy to find the right provider for your eye care needs. With over 80,000 access points, it's no wonder 97 percent of Avēsis members stay in network.

Go the Distance with Us

Visit www.avesis.com and click Provider Search to find a network provider.

Looking for LASIK doctors who participate with us? Visit the QualSight LASIK® website for a list. (www.qualsight.com/-avesis)

Still have questions? Call 800-828-9341.

America's Best Contacts & Eyeglasses

Costco Wholesale

For Eyes by GrandVision

JCPenney optical

Pearle Vision

Sam's Club Optical

Eyeglass World

Target Optical

Visionworks

Walmart Vision Center

independent PROVIDERS

Here are just a few of the major retailers who participate with Avēsis:

- America's Best Contacts & Eyeglasses™
- Cohen's Fashion Optical®
- Costco® Wholesale
- Eyeglass World®
- Eyemart Express™
- EyeMasters
- For Eyes
- JCPenney Optical
- Midwest Vision Centers
- MyEyeDr.
- Nationwide™ Vision
- Pearle Vision®
- Sam's Club®
- Shopko®
- Sterling Optical®
- SVS Vision Optical Centers
- Target® Optical
- TSO™ Texas State Optical
- Visionworks®
- Walmart®

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Avēsis
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www.avesis.com

Vision at a Distance

Update Your Vision—and Your Look—From The Comfort Of Home

Introducing Avēsis Vision Delivered, powered by UVP. It's just what you need to keep your vision sharp and your look fresh when visiting your provider for new glasses is inconvenient. Shop online using your in-network benefits—no claim form required. Avēsis Vision Delivered delivers!

Get The Most Out Of Your Vision Insurance Benefits

Call customer service, available 24/7, at 844-244-1184 with any questions or concerns.

Use our virtual try-on tool that shows members how the glasses will look on you.

Enjoy a risk-free shopping experience with free shipping and returns.

Choose from over 6,000 styles of glasses and sunglasses, including designer brands.

Choose state-of-the-art coatings and lenses for all prescription types: blue light blocking, mirrored, polarized, Transitions®, polycarbonate, digital progressive, and thin high-index lenses.

Getting glasses online is easy!

1. Log into your Avēsis account.
2. Click the link to our online portal.
3. Explore thousands of styles.
4. Try on glasses virtually.
5. Complete your order. (You can enter your prescription manually or upload a photo of it to your account.)
6. Enjoy free shipping, free returns, and a risk-free, money-back guarantee.

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www.avesis.com

USING OUT-OF-NETWORK PROVIDERS

Members who elect to use an out-of-network provider must pay the provider in full at the time of service and submit a claim to Avēsis for reimbursement. Reimbursement levels are in accordance with the out-of-network reimbursement schedule previously listed. Out-of-network benefits are subject to the same eligibility, availability, frequency of benefits, and limitation and exclusion provisions of the plan, and are in lieu of services provided by a participating Avēsis provider. Out-of-network claim forms can be obtained by contacting Avēsis' Customer Service Center or your group administrator, or by visiting www.avesis.com.

LIMITATIONS AND EXCLUSIONS

Some provisions, benefits, exclusions, or limitations listed herein may vary depending on your state of residence.

Limitations:

This plan is designed to cover eye examinations and corrective eyewear. It is also designed to cover visual needs rather than cosmetic options. Should the member select options that are not covered under the plan, as shown in the schedule of benefits, the member will pay a discounted fee to the participating Avēsis provider. Benefits are payable only for services received while the group and individual member's coverage is in force.

Exclusions:

There are no benefits under the plan for professional services or materials connected with and arising from:

1) Orthoptics or vision training;
2) Subnormal vision aids and any supplemental testing, aniseikonic lenses;
3) Plano (non-prescription) lenses, sunglasses;
4) Two pair of glasses in lieu of bifocal lenses;
5) Any medical or surgical treatment of eye or supporting structures;
6) Replacement of lost or broken lenses, contact lenses or frames, except when the member is normally eligible for services;
7) Any eye examination or corrective eyewear required by an employer as a condition of employment and safety eyewear;
8) Services or materials provided as a result of Workers' Compensation Law, or similar legislation, required by any governmental agency whether
Federal, State, or subdivision thereof.
9) Services or materials provided by any other group benefit plan providing vision care.

Refractive Surgery Vision Benefit Exclusions:

Benefits are not payable for any of the following:

1) Routine vision examinations or corrective vision materials, including corrective eyeglasses, fittings, lenses, frames, or contact lenses; or
2) Medical or surgical procedures, services, or treatments: not specifically covered under this Rider;
    a. provided free of charge in the absence of insurance
    b. payable under any Workers' Compensation law or similar statutory authority
    c. payable under governmental plan or program, whether Federal, state, or subdivisions thereof.

TERMINATION PROVISIONS

Coverage will end on the earliest of: the date the policy ends, the date the employee's employment ends, or the date the employee is no longer eligible.

NOTES AND DISCLAIMERS

The contact lens allowance may be used all at once or throughout the plan year as needed or may be applied toward contact lenses only. Refractive Laser Surgery is considered an elective procedure, and may involve potential risks to patients. Avēsis is not responsible for the outcome of any refractive surgery. Discounts on materials are not available at Walmart locations. Members may not use their contact lens allowance toward fitting fees at Walmart and are responsible for any out-of-pocket fees associated with fittings there. Discounts on materials are not available at Costco locations. ID cards are not required for services.

Insured benefits are administered by Avēsis Third Party Administrators, LLC, Phoenix, AZ

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