

visioncare plan

What to expect from your vision plan:

Your eyesight is nothing to take for granted. It's how we see a loved one's face clearly or a beautiful sunset.

But your sight can begin to deteriorate over a long period of time without your knowing there is a problem.

As with any other important asset – like your home or car – wouldn't you feel more at ease if you knew your routine eye care was covered by a company with decades experience helping people like you? With CompBenefits' VisionCare Plan, you can take advantage of coverage you need for eye examinations and eyeglasses or contacts.

You can also choose to take advantage of VisionCare Plan's deep discount for LASIK surgery.

And you won't have to hunt hard to find a doctor close to your home or work. The VisionCare Plan network includes some 14,000 ophthalmologist and optometrist locations – one third of all private practitioners in the country. Yet, it doesn't mean you can't see an out-of-network doctor because VisionCare Plan offers benefits in-network or out-of-network. It's your choice.

*You'll find what you need
@ www.mycompbenefits.com*

CompBenefits has made understanding and accessing your VisionCare Plan benefits simple. Just take a few moments to register at www.mycompbenefits.com, and you'll have access to our VisionPass, which is necessary to take with you to your eye doctor appointment. Plus, you'll see all of your benefits on screen, including the frequency of your benefits, frame and lens as well as contact lens allowances. You'll have access to our database of 14,000 eye doctor locations through our Provider Locator.



See the Difference

frequently asked questions

Q. *What are CompBenefits' VisionCare Plans?*

- A.** CompBenefits' VisionCare Plans are network-based vision plans that emphasize high quality routine eye health care from independent eye care professionals. Services and materials are provided on a pre-paid basis, and the plans pay network doctors directly. VisionCare Plan members can also use non-network doctors if they wish.

Q. *How does VisionCare Plan work?*

- A.** Members simply select any in-network optometrist or ophthalmologist and make their appointments. At the time of the appointment, members pay only their co-payments and for any extra cosmetic options selected. There are no forms to complete or claims to file.

Members can also choose an out-of-network provider. In this case, they pay their doctor at the time of the visit and submit receipts to CompBenefits for reimbursement. Benefits are paid according to a reimbursement schedule.

Q. *Are there any limitations to my vision benefit?*

- A.** Yes, there are a few. Oversized lenses, when prescribed, may be covered only when patient's face size indicates they are necessary. Blended and progressive lenses are not normally required for visual welfare and are generally excluded. Elective or cosmetic items such as photochromic lenses, fashion color-coated lenses and sun lenses are not normally covered.

Q. *Does VisionCare Plan exclude anything?*

- A.** Yes, some items and services are excluded.
- Orthoptics or vision training, subnormal vision aids or plano (non-prescription) lenses
 - Replacement of lost or broken lenses, except at the regularly-scheduled plan intervals
 - Medical or surgical treatment of the eyes
 - Care provided through or required by any government agency or program, including Workers' Compensation or similar law

Q. *What do I need to access my benefits?*

- A.** You'll need a CompBenefits VisionPass which you can download from our Web site, www.mycompbenefits.com. You'll take it to your eye doctor, and he or she will file it for you.

Some groups, however, may have a plan in which the eye doctor downloads your VisionPass for you.

Check with your benefit administrator for more details on how you should obtain your VisionPass.

Q. *Can I go online to find out more about my plan or get assistance?*

- A.** Yes. You can visit www.mycompbenefits.com to learn about your plan, to check your benefits, to use our Provider Locator, to send us an e-mail and more.