

The benefits of vision care are clear

Your vision is important to your health. Whether your vision is 20/20 or less than perfect, everyone should receive regular vision care. The UnitedHealthcare Vision benefit is being offered as a part of our commitment to your well-being. UnitedHealthcare Vision provides access to a nationwide network of both private practice and retail chain providers.

Through our national provider network, you will receive a comprehensive eye examination, as well as eyeglasses (lenses and frame), or contact lenses. You will receive most services at no additional cost, above any applicable copays. Carefully review the benefit summary of your new UnitedHealthcare Vision program. Please, don't take chances with your most precious possession – the gift of sight. Take advantage of this very important benefit.

Here are some reasons why millions of people have selected UnitedHealthcare Vision for their vision care needs:

Focused on you

Vision care and eyewear can cost an average of \$275 without a vision plan, including a comprehensive eye exam, single vision prescription lenses, and eyeglass frames. But with the UnitedHealthcare Vision, you'll save 40%-60% off the retail cost of vision care (please see your benefit summary for details). In fact, the majority of all UnitedHealthcare Vision members have no out-of-pocket costs for frames or contact lenses other than applicable copays.

Network flexibility and convenience

Our National network has over 30,000 locations nationwide. With more than 17,000 private practice providers and nearly 13,000 retail chain locations, clearly offering the greatest convenience and access to care, including evening and weekend hours!

Contact lens benefits

UnitedHealthcare Vision's innovative contact lens benefit covers in-full (after applicable copay) the fitting/evaluation fees, contact lenses, and up to two follow-up visits. Covered-in-full contacts include many of the most popular lenses on

the market, though covered contacts may vary by provider. In addition, members can utilize our mail order discount program, through Vision Direct, for greater savings. Vision Direct can be accessed from www.myuhcvision.com.

If you select contact lenses outside of UnitedHealthcare Vision's covered-in-full contacts, you will receive a generous allowance towards the fitting/evaluation fee and purchase of these contact lenses (materials copay does not apply).

Frame benefits

UnitedHealthcare Vision's generous frame benefit applies to virtually all of the frames on the market today, and many of those are covered-in-full, with no additional cost to you, other than applicable copay.

Patient options

Other popular patient options, if not covered by your plan, are available at a 20%-40% discount. Standard scratch resistant coating is applied at no charge.

Easy benefit access

You may easily locate providers 24 hours a day, seven days a week at UnitedHealthcare Vision's Web site, www.myuhcvision.com. Our Web site offers an array of services to members, such as a provider locator with door-to-door directions to the provider's office, claims status, and answers to frequently asked questions. To locate a provider, you may also call UnitedHealthcare Vision's 24-hour provider locator line at 1.800.839.3242 to choose from a continuously updated directory of providers.

Laser vision correction

UnitedHealthcare Vision has partnered with the Laser Vision Network of America to provide you access to discounted laser vision correction procedures. To find a participating laser vision correction surgeon in your area, visit our Web site at www.myuhcvision.com, or call 1.877.28.SIGHT.

Here's how to use your benefits:

1 Review your customized benefits

Carefully review your customized benefits to determine your program design and applicable copays. A copy of your benefits brochure may be obtained from your benefits representative, or you can access our Web site, www.myuhcvision.com, to obtain specifics of your program.

2 Find a provider

You may easily locate providers by logging on to www.myuhcvision.com and selecting the provider locator option. You may also contact our 24-hour, toll-free Interactive Voice Response (IVR) system at 1.800.839.3242 to locate a provider near you.

3 Schedule your appointment

Once you've chosen a provider, simply call the provider directly to schedule your appointment. Identify yourself as having UnitedHealthcare Vision coverage and provide the primary insured's unique identification number and the patient's name and date of birth.

4 Receive your eye exam

The network provider, a state-licensed optometrist or ophthalmologist, will perform a complete eye examination, including a case history of the patient, an examination for eye pathology and abnormalities, visual analysis (refraction), confrontation visual fields testing, condition diagnosis, and prescription determination.

5 Choose your eyewear

If prescription eyewear is necessary, your provider will assist with your selection and order your prescription. Your network provider will telephone you when your eyewear arrives. Eyewear is dispensed at the provider's office to ensure optical accuracy and proper fit.

How to file an out-of-network claim

If you elect vision coverage and choose to use an out-of-network provider, you still receive a great benefit. You will be reimbursed up to the out-of-network maximums listed on your Benefit Summary. In order to receive reimbursement, all you need to do is submit the itemized paid receipt(s), along with the primary insured's unique identification number and patient's name and date of birth, to the following address:

UnitedHealthcare Vision Claims Department
P.O. Box 30978, Salt Lake City, UT 84130

To contact UnitedHealthcare Vision's Customer Service department, call toll-free 1.800.638.3120.

Please note: Receipts for services and materials purchased on different dates must be submitted at the same time to receive reimbursement. Receipts must be submitted within 12 months from the date of service.

Did you know?

- ▶ 14 million Americans are visually impaired. Of these, more than 11 million have uncorrected visual impairments.
- ▶ About 80% of learning in a child's first 12 years comes through the eyes.
- ▶ Nearly 90% of computer users suffer vision problems associated with computer eye strain.

¹ Science Daily, May 2006

² Journal of Behavioral Optometry.

³ AOA, January 2007