



❖ 160B Benefits

This plan offers a Hardware Benefit. By offering an “In Network” benefit as well as an “Out-of-Network” benefit, Opticare of Utah offers you a choice to use your benefits at any provider you choose. Vision insurance is based on a retail product, Opticare does not control the pricing which providers place on their product, this is different than medical and dental insurance. The allowances and discounts you receive are off the provider’s retail price which will vary from one provider to another. We want you to shop where you are comfortable, and use the benefits accordingly in whichever network you choose.

Providers

– The provider search page provided will direct you to our web-site to find a list of “In Network” providers in your area. In the state of Utah our providers include Standard Optical, which is a local Utah chain, as well as the national chains of America’s Best, Visionworks & Shopko, plus close to 100 independent Optometrists. Opticare of Utah also has a Nationwide Network of providers to use outside of the state of Utah. This allows coverage while traveling or for dependents living outside the state. Any provider not listed on the provider listing is considered an Out of Network provider Network, i.e. Wal-Mart, Costco, Sam’s Club, etc

In Network

– When using benefits at an “In Network” provider you receive benefits at the time of service, what you pay out of pocket is your portion owed after the benefits have been applied to your purchase. This plan offers a hardware benefit available towards either contacts or eyeglasses. If choosing to use your benefits towards contacts, this plan offers \$160 allowance towards contacts. If choosing to use your benefits towards eyeglasses, this plan offers \$160 allowance towards the frames with co-pays and discounts towards your lens options. For example: standard plastic lenses and scratch & UV coatings will have a \$10 co-pay, other lens options such as polycarbonate lenses and additional coating options such as tints or anti-reflective will have a 25% discount. Once you have used your benefit on one or the other, you will then receive up to 50% discounts on additional purchases of eyeglasses throughout the rest of the plan year. Standard Optical and America’s Best will honor the 50% discount, however usually providers will offer 25% to 35% discount so it is important to check with the provider.

Out of Network:

–If you choose to purchase your eyewear with a provider not listed on our panel, you will be using the Out-of-Network option. When choosing to use the Out-of-Network option, you will be responsible to pay for your purchase up front and submit for reimbursement from Opticare of Utah, the member will be reimbursed directly up to the allowances allowed. To submit a reimbursement request go to www.opticareofutah.com, print off the Out-of-Network reimbursement form, complete all required information and submit it along with the itemized receipt by either faxing or mailing. The Fax # as well as the mailing address will be indicated on the reimbursement request form. You have reimbursements of either \$125 towards contact purchase or \$185 towards a pair of glasses, which is broken up by \$95 towards lens options and \$90 towards frame purchase.

When choosing to use your Out-of-Network option, there is no discount for additional purchases Out-of-Network, however you may then go back to an “In-Network” provider after you have used your benefit to receive these discounts.

Out of Network disclaimers: When using your Out-of-Network option there are 3 things to remember.

- 1st) You must use your benefits at an establishment identified as having a “Provider”, which by definition has a licensed Optician, Optometrist or an Ophthalmologist dispensing the hardware. Example: Wal-Mart is an Out-of-Network provider; they also use 1-800-CONTACTS as their contact distributor. If you go into a Wal-Mart and their Optometrist gives you a prescription for contacts and dispenses the contacts to you, you may submit that purchase for reimbursement. If you take the prescription home and go on-line and order your contacts directly from 1-800-CONTACTS and have them shipped to your home, you may not submit that purchase for reimbursement because an identified provider did not dispense them to you.
- 2nd) Any in-store promotions such as buy one get one free, may not be used in conjunction with insurance benefits. Benefits are based on full retail pricing.
- 3rd) Discounts may be used with insurance; however it will reduce the Out-of-Network allowance by 25%. If the discount given is greater than the amount which will be reduced in benefits then feel free to accept that discount. However if the discount given is less than the 25% reduction in reimbursement, it would be best to decline the discount and ask that they bill you full price so you may receive your full reimbursement allowance. Any receipt received which shows a discount will automatically reduce your benefit

LASIK

Standard Optical offers Opticare of Utah members a discount of \$500 per eye on LASIK surgery; their LASIK surgery center is located in Holladay. You may receive a complimentary consultation to confirm if you are a candidate for LASIK surgery at any Standard Optical location, however the surgery will be done in Holladay. If you or any members of your family are considering LASIK surgery please keep that in mind.