

The Vision Care Program

Your vision is important to your health. Whether your vision is 20/20 or less than perfect, everyone should receive regular vision care. The Vision Care Program is being offered as a part of our commitment to your well-being.

Spectera's Vision Care Program provides affordable, quality vision care, nationwide. Through Spectera's provider network, you will receive a comprehensive vision examination, as well as eyeglasses (lenses and frames), or contact lenses in lieu of eyeglasses.

Carefully review the summary of your Vision Care Program. Please, don't take chances with your most precious possession – the gift of sight. Take advantage of this very important benefit.

If you have any questions or concerns about your vision options, please call Doyle Rowe LTD.


Did you know?

Routine eye exams provide an opportunity for spotting systemic health problems, such as diabetes, hypertension, multiple sclerosis, brain tumors, lupus, AIDS, osteoporosis, rheumatoid arthritis, and Grave's disease.*

*Employee Benefit News, April 15, 2005

Contact the Doyle Rowe LTD Enrollment Hotline at 1-800-564-7227 or visit the website at www.doyle Rowe.com for further information or to enroll in the program.

Vision Benefit Reference Card

 Vision Program	
Exam	once every 12 months
Lenses	once every 12 months
Frames	once every 24 months
Contacts*	once every 12 months
*(in lieu of lenses & frames)	
\$10 Exam Copay	\$10 Materials Copay

Easy Benefit Access

With Spectera, you are able to visit any provider you choose, but you maximize your savings when you visit a network provider.

How to locate a network provider:

- www.spectera.com

Place your mouse over "Members and Future Members," and select "Locate a Provider." Then choose your search options, and select a provider near you. The online Provider Locator offers door-to-door directions to your selected network provider's office. Other services, such as claim status tracking, order tracking, and answers to frequently asked questions, are also available online.

- 1.800.839.3242

You may also find a network provider through Spectera's Interactive Voice Response (IVR) system. Simply follow the voice prompts.

Once you've chosen a network provider, call the provider to schedule your appointment. Let your provider know you have Spectera coverage, and give your primary insured's unique identification number and the patient's name and date of birth.

The convenience and value are easy to see.

- A balanced nationwide network of private practice and retail chain providers
- Evening and weekend hours available from many providers
- Industry-leading frame benefit at network providers applies to virtually all of the frames on the market today, with no additional cost to you, other than applicable copay
- Industry-leading contact lens benefit
- Materials Guarantee Policy

Network Benefits

Examination (\$10 copay, once every 12 months):

Receive a comprehensive eye examination from a state-licensed optometrist or ophthalmologist, covered-in-full, after exam copay.

Materials (\$10 copay): The materials copay is a single payment that applies to the entire purchase of eyeglasses (lenses and frames), or contacts in lieu of eyeglasses.

Pair of Lenses (once every 12 months)	If prescribed, one pair of standard single vision or standard multi-focal lenses is covered-in-full.
Lens Options	Standard scratch-resistant coating is covered-in-full. Lens options not covered by the plan, such as progressive lenses, polycarbonate lenses, high index, tints, UV, and anti-reflective coating, may be available at a discount.
Frames (once every 24 months)	Receive a \$50 wholesale frame allowance applied toward the wholesale price of a frame at private practice providers, or a \$130 retail frame allowance at retail chain providers.
Contact Lenses in Lieu of Eyeglasses (once every 12 months)	<ul style="list-style-type: none"> • <u>Covered-in-full elective contact lenses</u> The fitting/evaluation fees, contact lenses, and up to two follow-up visits are covered-in-full (after copay). If you choose disposable contacts, you may receive up to four boxes of disposable contacts (depending on prescription). Spectera's covered contact lenses may vary by provider. • <u>All other elective contact lenses</u> A \$125 allowance is applied toward the fitting/evaluation fees and purchase of contact lenses outside the covered selection (materials copay does not apply). Toric, gas permeable, and bifocal contact lenses are examples of contact lenses that are outside of our covered contacts. • <u>Necessary contact lenses</u> Covered-in-full after applicable copay.

Out-of-Network Benefits

If you choose an out-of-network provider, you will be reimbursed **up to**:

Exam \$40.00

Lenses

Single vision \$40.00
Bifocal \$60.00
Trifocal \$80.00
Lenticular \$80.00

Frames \$45.00

Contact Lenses in Lieu of Eyeglasses (lenses & frame)

Elective \$125.00*
Necessary** \$210.00

* Less any network fitting/evaluation fee.

** Necessary contact lenses are determined at the provider's discretion for one or more of the following conditions: Following cataract surgery without intraocular lens implant; To correct extreme vision problems that cannot be corrected with spectacle lenses; With certain conditions of anisometropia; With certain conditions of keratoconus. If your provider considers your contacts necessary, you should ask your provider to contact Spectera concerning the reimbursement that Spectera will make before you purchase such contacts.

If you visit an **out-of-network provider**, you will need to send your itemized receipts, with the primary-insured's unique identification number and the patient's name and date of birth, to:

**Spectera Claims
Department
P.O. Box 30978
Salt Lake City, UT 84130**

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 of the date of service.

Did you know?

More than 78% of adults in the US need prescription lenses.

-and-

Nearly 90% of computer users will one day develop a vision problem related to computer use.**

* Jobson, April 2005
** Vision Council of America, March 2004

Laser Vision Correction

You may receive access to discounted laser vision correction procedures from numerous provider locations throughout the United States. To find a participating laser vision correction surgeon in your area, visit our Web site at www.spectera.com or call 1.877.28.SIGHT.

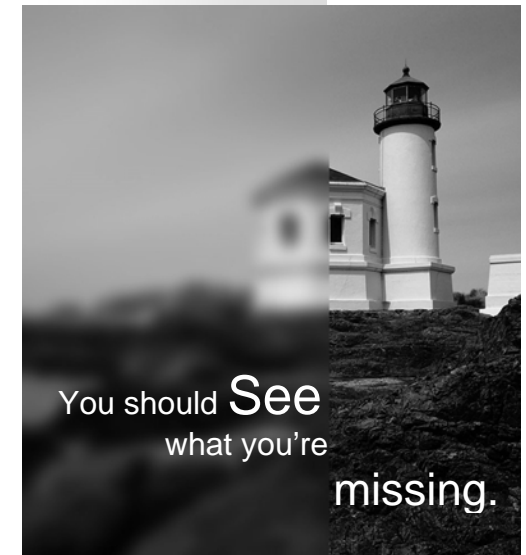
Important to Remember

- Your \$125 contact lens allowance is applied to the fitting/evaluation fee and the purchase of contact lenses. For example, if the fitting/evaluation fee is \$30, you will have \$95 towards the purchase of contact lenses. The allowance may be separated at some retail chain locations between the examining physician and the optical store.
- Benefits are available every 12 or 24 months (depending on the benefit frequency), based on last date of service.
- Enrollment is a commitment to remain enrolled for a period of 12 months.

Please note: If there are differences in this document and the Group Policy, the Group Policy is the governing document.

The following services and materials are excluded from coverage under the Policy: Post cataract lenses; Non-prescription items; Medical or surgical treatment for eye disease that requires the services of a physician; Worker's Compensation services or materials; Services or materials that the patient, without cost, obtains from any governmental organization or program; Services or materials that are not specifically covered by the Policy; Replacement or repair of lenses and/or frames that have been lost or broken; Cosmetic extras, except as stated in the Policy's Table of Benefits.

VISION
CARE
BENEFITS



SPECTERA
A UnitedHealth Group Company

Illinois Municipal Retirement Fund

12/12/24

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Provider Locator: 1.800.839.3242

www.spectera.com

Underwritten by United HealthCare Insurance Company

