

Huntington Beach City School District



Save even more
with PLUS Providers

\$50
Additional frame
allowance from
PLUS Providers*

*Compared to \$130 frame allowance at other EyeMed in-network providers

Find an eye doctor
(Insight Network)

- eyemed.com
- EyeMed Members App
- For LASIK, call 1.800.988.4221

SUMMARY OF BENEFITS

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
EXAM SERVICES		
Exam at PLUS Provider	\$0 copay	Up to \$40
Exam	\$10 copay	Up to \$40
Retinal Imaging	Up to \$39	Not covered
CONTACT LENS FIT AND FOLLOW-UP		
Fit & Follow-up - Standard	Up to \$40; contact lens fit and two follow-up visits	Not covered
Fit & Follow-up - Premium	10% off retail price	Not covered
FRAME		
Frame at PLUS Provider	\$0 copay; 20% off balance over \$180 allowance	Up to \$91
Frame - Retail	\$0 copay; 20% off balance over \$130 allowance	Up to \$91
Frame - Wholesale*	\$0 copay; balance over \$91 allowance	Up to \$91
STANDARD PLASTIC LENSES		
Single Vision	\$0 copay	Up to \$30
Bifocal	\$0 copay	Up to \$50
Trifocal	\$0 copay	Up to \$70
Lenticular	\$0 copay	Up to \$70
Progressive - Standard	\$0 copay	Up to \$50
Progressive - Premium Tier 1 - 4	\$85 - 175 copay	Up to \$50
LENS OPTIONS		
Anti Reflective Coating - Standard	\$45	Not covered
Anti Reflective Coating - Premium Tier 1 - 2	\$57 - 68 copay	Not covered
Anti Reflective Coating - Premium Tier 3	20% off retail price	Not covered
Photochromic - Non-Glass	\$75	Not covered
Polycarbonate - Standard	\$40	Not covered
Polycarbonate - Standard < 19 years of age	\$0 copay	Up to \$20
Scratch Coating - Standard Plastic	\$15	Not covered
Tint - Solid and Gradient	\$15	Not covered
UV Treatment	\$15	Not covered
All Other Lens Options	20% off retail price	Not covered
CONTACT LENSES		
Contacts - Conventional	\$0 copay; 15% off balance over \$130 allowance	Up to \$91
Contacts - Disposable	\$0 copay; 100% of balance over \$130 allowance	Up to \$91
Contacts - Medically Necessary	\$0 copay; paid-in-full	Up to \$300
OTHER		
Hearing Care from Amplifon Network	Discounts on hearing exam and aids; call 1.877.203.0675	Not covered
Lasik or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1.800.988.4221	Not covered
FREQUENCY		
	ALLOWED FREQUENCY - ADULTS	ALLOWED FREQUENCY - KIDS
Exam	Once every 12 months	Once every 12 months
Frame	Once every 24 months	Once every 24 months
Lenses	Once every 12 months	Once every 12 months
Contacts Lenses	Once every 12 months	Once every 12 months
(Plan allows member to receive either contacts and frame, or frame and lens services)		

QL-0000069003

*Available at wholesale providers, such as Costco Optical; discounts do not apply. View the provider locator to find wholesale providers.

EyeMed reserves the right to make changes to the products available on each tier. All providers are not required to carry all brands on all tiers. For current listing of brands by tier, call 866-939-3633. No benefits will be paid for services or materials connected with or charges arising from: medical or surgical treatment, services or supplies for the treatment of the eye, eyes or supporting structures; Refraction, when not provided as part of a Comprehensive Eye Examination; services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; any Vision Examination or any corrective Vision Materials required by a Policyholder as a condition of employment; safety eyewear; solutions, cleaning products or frame cases; non-prescription sunglasses; plano (non-prescription) lenses; plano (non-prescription) contact lenses; two pair of glasses in lieu of bifocals; electronic vision devices; services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order; or lost or broken lenses, frames, glasses, or contact lenses that are replaced before the next Benefit Frequency when Vision Materials would next become available. Fees charged by a Provider for services other than a covered benefit and any local, state or Federal taxes must be paid in full by the Insured Person to the Provider. Such fees, taxes or materials are not covered under the Policy. Allowances provide no remaining balance for future use within the same Benefit Frequency. Some provisions, benefits, exclusions or limitations listed herein may vary by state. Plan discounts cannot be combined with any other discounts or promotional offers. In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see online provider locator to determine which participating providers have agreed to the discounted rate.

Expect more from your benefits

eye
Med

EyeMed vision benefits include access to PLUS Providers to help you save even more

You save more at an in-network provider – an average of 71% more off the retail price of eye exams and glasses.* Choosing a PLUS Provider can boost those savings.

Since PLUS Providers are already in our network, the extra perks are built right into your vision benefits. No promo codes, no coupons, no paperwork, no claims. The same vision care, plus a little more savings.



The choice is yours

Find plenty of in-network eye doctors—including PLUS Providers—on our Provider Locator.

Just look for the PLUS.

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS[®]

PEARLE
EST. 1961
VISION[®]

OPTICAL[®]

With Eye360, wellness and savings are in sight



INTRODUCING EYE360

A first of its kind product in the vision care industry, Eye360¹ provides enhanced benefits when members visit a PLUS Provider—a select group of providers in the EyeMed network. Eye360 focuses on health, simplicity and savings. Best of all, the perks are built into the vision plan. That means no promo codes or paperwork required.

SEEING SAVINGS

With Eye360, members receive \$0 copay eye exams and an additional \$50 frame allowance at PLUS Providers—on top of their base plan's benefits. And when combined with other offers and discounts, it adds up to truly eye-opening savings.

CHOICE OF PROVIDERS

With over 4,000 PLUS Providers nationwide, including independent, retail and online options, members will find plenty of locations nearby.

VISION CARE IS HEALTHCARE

An annual eye exam not only helps uncover vision correction needs, it can sometimes be the first to detect signs of serious health conditions, such as diabetes, high blood pressure, high cholesterol² and eye diseases like glaucoma and cataracts.³ With Eye360, \$0 annual eye exams help encourage employees to be proactive with their holistic healthcare.

Help employees see, save and live better with Eye360—
Contact your EyeMed rep or visit eyemed.com

Eye360 offers:

- \$0 copay eye exams
- Additional \$50 frame allowance
- A streamlined experience—no coupons, no promo codes



Find nearby PLUS Providers
on our Provider Locator
Just look for the PLUS

¹ Member access to PLUS Providers is only available in conjunction with the Eye360 product and is not available in all states

² "See the full picture of your health with an annual comprehensive eye exam"; American Optometric Association; aoa.org; accessed Nov 2020.

³ "Avoid Vision Loss By Catching Conditions Early"; yoursightmatters.com; accessed April 2020.

Fully insured plans are underwritten by: Fidelity Security Life Insurance Company, Kansas City, MO 64111

Got questions? We've got answers.

How do I use my benefits?

Simply find a doctor, schedule an appointment and receive services. We'll handle all the paperwork, when you visit an in-network provider.

Can I view my EyeMed benefits online?

Yes, you can view your benefits and do a lot more on our secure Member Web – such as print an ID card, check the status of a claim, locate a provider and download an Explanation of Benefits.

Want on-the-go access?

Download our mobile app (App Store or Google Play) to get the same features, plus the ability to save a vision prescription and set an eye exam reminder.

How do I submit a claim?

We take care of all of the paperwork when you visit an in-network provider.

If you see an out-of-network provider AND you have out-of-network benefits as part of your vision benefits package, you'll need to pay at the time of service and complete a claim form to send to us for reimbursement. Be sure to include an itemized paid receipt with your name.

Will I get an ID card? How do I order replacements or extra cards?

Yes, we provide 2 ID cards in the subscriber's name, but you aren't required to have it at the time of service. If you lose your card or need extras for your family, you can print a replacement by creating an account at eyemed.com or downloading the EyeMed Members App (App Store or Google Play) to pull up a digital version anytime, anywhere.

How do I find an eye doctor in your network?

Simply visit our enhanced provider search on eyemed.com or the mobile app to choose from thousands of in-network providers. You can filter your search by your frame preferences, hours of operation and much more – and then even schedule your appointment.*

Does EyeMed offer any additional discounts?

We sure do! At participating in-network providers, members can receive 40% off additional complete pairs of glasses or 20% off a partial pair (lenses only or frames only). You can also receive 20% off non-prescription sunglasses and accessories. If that's not enough, you can create an account at eyemed.com and login anytime to view special offers.

Don't like wearing glasses or contacts? We also offer discounts on LASIK laser vision correction. To find a LASIK provider, visit eyemedlasik.com or call 877-5laser6.

I don't see any or all of my dependents on Member Web. Why?

Due to privacy guidelines, we only show family members who are under the age of 18 under the subscriber. Anyone 18 or older will need to register for his or her own account.

*At select in-network providers





Does EyeMed sell individual insurance plans?

Yes, visit <http://individual.eyemed.com> to see if an individual plan is offered in your state.

Can I use my benefits online?

Absolutely! You can use your in-network benefits to purchase contact lenses and eyewear online at:



lenscrafters.com



targetoptical.com



ray-ban.com/eyemed



glasses.com



contactsdirect.com

If I have an FSA, can I apply funds to out-of-pocket costs after my EyeMed benefit is applied?

Yes. You can use your Flexible Spending Account (FSA) to pay for a variety of health-related out-of-pocket expenses, including those associated with supplementary benefits like vision benefits. Money from the FSA can be applied toward the eye exam copay, out-of-pocket costs for prescription glasses or contact lenses (including upgrades), and supplies such as contact lens solution. Employees can even use FSA funds for LASIK surgery. Vision care out-of-pocket costs are also eligible for Health Savings Account (HSA) reimbursement, although these expenses do not count toward your annual deductible.

I don't wear glasses and can see fine. Why do I need an eye exam?

Getting an eye exam is not just about corrective vision – it's about your health. An eye exam can detect eye health problems like glaucoma or cataracts, as well as help identify signs of diseases that impact your whole body, such as high blood pressure, diabetes and high cholesterol – just to name a few.

To learn more about vision wellness, visit eyesiteonwellness.com.

At what age should my child first visit the eye doctor?

The American Optometric Association recommends that your child should have his or her first eye exam with an optometrist or ophthalmologist between 6 months of age and 1 year.¹ The doctor may check for nearsightedness, farsightedness, astigmatism, amblyopia (or "lazy eye"), proper eye movement and eye alignment, how the eye reacts to light and darkness, and other eye health problems. They also recommend that your child's next eye exam should take place sometime between the ages of 3 and 5, and then every year after that. During these exams, the doctor will conduct a comprehensive eye exam as well as vision screening tests. To learn more about your child's vision, visit eyesiteonwellness.com.

My child gets a vision screening at school. Is there still a need for an eye exam?

A vision screening does not take the place of an eye exam. Generally, they check a child's ability to see far away and check for color blindness, but a comprehensive eye exam evaluates the entire structure of the eye and also allow the doctor to view nerves and blood vessels, providing a glimpse into a child's overall health. Eye doctors may also check for farsightedness, which is more common in younger children.²

How often should I get an eye exam?

As with any type of ongoing health care, annual eye exams are a good rule of thumb unless otherwise directed by your doctor. To learn more about eye exams, visit eyesiteonwellness.com.

Can I get the same care at a retail provider as I can at an independent doctor?

All optometrists, regardless of the setting of their practice, must meet the same state licensing and credentialing requirements. In addition, due to the finite number of optometry schools in the United States, optometrists are trained consistently regardless of the practice model they eventually choose.



¹ American Optometric Association, "Infant Vision: Birth to 24 Months of Age", 2010, <https://www.aoa.org/patients-and-public/good-vision-throughout-life/childrens-vision/infant-vision-birth-to-24-months-of-age>

² All About Vision, "Vision Problems of Preschool Children," Oct. 26, 2017, <http://www.allaboutvision.com/parents/preschool.htm>

EXPERIENCE MORE: EVERYDAY ACCESS

HOW TO: see an easy road ahead



USING YOUR EYEMED BENEFITS

It's official – you received your EyeMed Welcome Kit. Time to get the eyewear you love! But how does it work? Even if you're a vision benefits rookie, the process is a snap. Tailor-made for paperwork-phobes and freedom fans.



1. KNOW THE BENEFITS

Your Welcome Kit spells out all the great stuff that's covered. All the savings opportunities. All the choices you have. It's a pretty fun read.



2. CHOOSE A DOC

You're probably surrounded by in-network doctors: thousands of independent providers, popular retail stores and even online options. Find your ideal fit on eyemed.com or on the EyeMed Members App.



3. SET A DATE

Just call your eye doctor for an appointment. Even better, some let you schedule online with our Provider Locator. If you need weekend or evening hours, you'll find plenty of those, too.



4. COME ON IN

As an EyeMed member, it's easy to get your eye exam and get on with your day. No claim to file. No hassles. We take it from here.



5. FIND YOUR PERFECTION

Have fun picking out your favorite frames or contacts. Browse loads of designer brands; you decide which price point works best for you. With EyeMed, there's more in the store to adore.

* At select in-network providers

SEE THE GOOD STUFF

Register on eyemed.com or grab the member app (App Store or Google Play) now.



Know-how and show-how

SUPPORT WHEREVER YOU ARE, WHATEVER YOU'RE DOING

Eye care is an experience. From the day you enroll to the day you find your favorite frames, we'll be part of it. Guiding. Advising. Helping you make the most of your vision benefits.

We go out of our way to make your benefits easy to understand – and even easier to experience.

MAKING LIFE EASIER EVERY DAY



WELCOME KIT

You've probably already seen your Welcome Kit in the mail. It'll give you a head start with benefit details, the 10 closest eye doctors and your ID card.



MEMBER APP

Our member app is like a personal assistant. Find an eye doctor. Make an appointment. Pull up your ID card and eyewear prescription anytime.



CALL CENTER

Get live help from one of America's highest-rated call centers. Our call center resolves 99.4% of issues during the first call.

SEE THE GOOD STUFF

Register on eyemed.com or grab the member app (App Store or Google Play) now.



VISION AIDS

Get guidance from the vision experts at eyesiteonwellness.com. Plus learn how to maximize your benefits and get special offers when you sign up for inSIGHTS at eyemed.com.



TEXT ALERTS

Get updates and reminders, tips to maximize your benefits and extra ways to save money – right to your mobile device. **Call 844.873.7853 to opt in.** Be sure to have your 9-digit Member ID handy.



MEMBER WEB

Manage your vision benefits, find an eye doctor, print ID cards, get special offers and more on eyemed.com.

