YOUR essential senses

2022 City of Orlando
a vision benefit guide
Using Your Benefits

Understanding what’s available to you and how to get the most out of your Avēsis vision plan will help keep your out-of-pocket expenses low. Your plan includes the benefits below. And our robust provider network is composed of highly credentialed ophthalmologists, optometrists, and retail chains near you.

Routine Eye Exam
Your plan provides coverage for an annual comprehensive eye exam, covered in full (after copay, if applicable). Those routine eye exams can foretell a host of health issues:¹

- Diabetes
- High blood pressure
- High cholesterol
- Thyroid disease
- Autoimmune disorders
- Cancer
- Glaucoma, cataracts, macular degeneration
- Tumors
- Autoimmune disorders
- Tumors

Frames
Your plan entitles you to a pair of frames up to your frame allowance.

Standard Spectacle Lenses
Your plan entitles you to a pair of standard spectacle lenses, covered in full after a materials copay (if applicable).

Contact Lenses
Your plan covers contact lenses up to your plan allowance, in lieu of frames and spectacle lenses.

Lasik Benefit
The one-time lasik benefit is in addition to, not in lieu of, your eyeglass or contact lens benefit. Using our lasik partner,qualsight, saves members up to 25 percent on the provider’s lowest advertised price. For participating providers, visit https://www.Qualsight.Com/-avesis.

Using your benefits is easy as 1-2-3.

1. Locate a provider.
   Use our provider directory—at www.avesis.com, or at 844-608-3873—to find a provider within a 5- to 50-mile radius.

2. Make an appointment.
   Identify yourself as an avēsis member. The provider’s staff will verify benefits before your visit.

3. See the provider.
   That’s it! You can relax knowing that our in-network providers will give you the best value—in both benefit dollars and satisfaction.

Enhanced Vision
If you have questions about your vision care benefits, please contact your HR department. You may also find answers to common questions at www.avesis.com under the FAQ section.


Material discussed is meant for general informational purposes only and is not to be construed as medical advice. Although the information has been gathered from sources believed to be reliable, please note that individual situations can vary. You should always consult a licensed professional when making decisions concerning eye care.

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## City of Orlando

<table>
<thead>
<tr>
<th>Vision Care Services</th>
<th>In-Network Member Cost</th>
<th>Out-of-Network Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision Examination</td>
<td>Covered in full after a $10.00 copay</td>
<td>Up to $40.00</td>
</tr>
<tr>
<td>Contact Lens Fit and Follow-up</td>
<td>Covered in full</td>
<td></td>
</tr>
<tr>
<td><strong>Materials</strong></td>
<td>$20.00 Copay</td>
<td></td>
</tr>
<tr>
<td>Frame Allowance</td>
<td>Up to $150.00 max</td>
<td>Up to $50.00</td>
</tr>
<tr>
<td><strong>Standard Spectacle Lenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>Covered in full after $20.00 copay</td>
<td>Up to $40.00</td>
</tr>
<tr>
<td>Bifocal</td>
<td>Covered in full after $20.00 copay</td>
<td>Up to $60.00</td>
</tr>
<tr>
<td>Trifocal</td>
<td>Covered in full after $20.00 copay</td>
<td>Up to $80.00</td>
</tr>
<tr>
<td>Lenticular</td>
<td>Covered in full after $20.00 copay</td>
<td>Up to $80.00</td>
</tr>
<tr>
<td><strong>Lens Options</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard Scratch Coating</td>
<td>Covered in full</td>
<td></td>
</tr>
<tr>
<td>Scratch Warranty</td>
<td>$10.00</td>
<td></td>
</tr>
<tr>
<td>Standard Anti-Reflective Coating</td>
<td>$40.00</td>
<td>N/A</td>
</tr>
<tr>
<td>Premium Anti-Reflective Coating</td>
<td>$80.00</td>
<td>N/A</td>
</tr>
<tr>
<td>Platinum Anti-Reflective Coating</td>
<td>$90.00</td>
<td>N/A</td>
</tr>
<tr>
<td>Polycarbonate (Children)</td>
<td>Covered in full</td>
<td></td>
</tr>
<tr>
<td>Polycarbonate (Adults)</td>
<td>$33.00</td>
<td>N/A</td>
</tr>
<tr>
<td>High Index (&lt;1.66)</td>
<td>$53.00</td>
<td>N/A</td>
</tr>
<tr>
<td>High Index (1.66–1.73)</td>
<td>$63.00</td>
<td>N/A</td>
</tr>
<tr>
<td>Tint</td>
<td>$14.00</td>
<td>N/A</td>
</tr>
<tr>
<td>Photochromic</td>
<td>$67.00</td>
<td>N/A</td>
</tr>
<tr>
<td>Ultra-Violet Coating</td>
<td>$16.00</td>
<td>N/A</td>
</tr>
<tr>
<td>L1 Progressives</td>
<td>Covered in full</td>
<td></td>
</tr>
<tr>
<td>L2 Progressives</td>
<td>Covered in full</td>
<td></td>
</tr>
<tr>
<td>L3 Progressives</td>
<td>Covered in full</td>
<td></td>
</tr>
<tr>
<td>L4 Progressives</td>
<td>$250.00</td>
<td></td>
</tr>
<tr>
<td>Roll and Polish Edges</td>
<td>$13.00</td>
<td>N/A</td>
</tr>
<tr>
<td>Polarized Lenses</td>
<td>$75.00</td>
<td>N/A</td>
</tr>
<tr>
<td>PBX/PGX</td>
<td>$40.00</td>
<td>N/A</td>
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<tr>
<td><strong>Contact Lenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elective</td>
<td>$130.00 max</td>
<td></td>
</tr>
<tr>
<td>Medically Necessary</td>
<td>Covered in full</td>
<td></td>
</tr>
<tr>
<td><strong>Refractive Laser Surgery</strong></td>
<td>$150.00 allowance and discount up to 25%</td>
<td></td>
</tr>
<tr>
<td><strong>Frequency</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eye Examination</td>
<td>Once every calendar year</td>
<td></td>
</tr>
<tr>
<td>Lenses or contact lenses</td>
<td>Once every calendar year</td>
<td></td>
</tr>
<tr>
<td>Frame</td>
<td>Once every other calendar year</td>
<td></td>
</tr>
</tbody>
</table>

### Discounts

- Discounts are not insured benefits.
- Prior authorization is required for medically necessary contacts.
- At participating Walmart/Sam’s locations, retail pricing for your plan is $82.00. At participating Costco locations, retail pricing is $84.99.

### Reliable & Dependable

Avēsis is a national leader in providing exceptional vision care benefits for millions of commercial members throughout the country.

The Avēsis vision care products give our members an easy-to-use wellness benefit that provides excellent value and protection.

### Monthly Rates

<table>
<thead>
<tr>
<th>Tier</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>EO</td>
<td>$6.54</td>
</tr>
<tr>
<td>ES</td>
<td>$11.84</td>
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<tr>
<td>EC</td>
<td>$12.29</td>
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<tr>
<td>EF</td>
<td>$18.94</td>
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</table>

### Bi-Weekly Rates

<table>
<thead>
<tr>
<th>Tier</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>EO</td>
<td>$3.02</td>
</tr>
<tr>
<td>ES</td>
<td>$5.46</td>
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<tr>
<td>EC</td>
<td>$5.67</td>
</tr>
<tr>
<td>EF</td>
<td>$8.74</td>
</tr>
</tbody>
</table>

### How can we help you?

**Avēsis Website:**
www.avesis.com

**Customer Service:**
844-608-3873
7 a.m. – 8 p.m. EST

**LASIK Provider:**
877-712-2010
http://www.qualsight.com/avesis

**Group Number:** 30917-1007
Using Out-of-Network Providers
Members who elect to use an out-of-network provider must pay the provider in full at the time of service and submit a claim to Avēsis for reimbursement. Reimbursement levels are in accordance with the out-of-network reimbursement schedule previously listed. Out-of-network benefits are subject to the same eligibility, availability, frequency of benefits, and limitation and exclusion provisions of the plan, and are in lieu of services provided by a participating Avēsis provider. Out-of-network claim forms can be obtained by contacting Avēsis’ Customer Service Center or your group administrator, or by visiting www.avesis.com.

Limitations and Exclusions
Some provisions, benefits, exclusions, or limitations listed herein may vary depending on your state of residence.

Limitations:
This plan is designed to cover eye examinations and corrective eyewear. It is also designed to cover visual needs rather than cosmetic options. Should the member select options that are not covered under the plan, as shown in the schedule of benefits, the member will pay a discounted fee to the participating Avēsis provider. Benefits are payable only for services received while the group and individual member’s coverage is in force.

Exclusions:
There are no benefits under the plan for professional services or materials connected with and arising from:
1. Orthoptics or vision training;
2. Subnormal vision aids and any supplemental testing, aniseikonic lenses;
3. Plano (non-prescription) lenses, sunglasses;
4. Two pair of glasses in lieu of bifocal lenses;
5. Any medical or surgical treatment of eye or supporting structures;
6. Replacement of lost or broken lenses, contact lenses or frames, except when the member is normally eligible for services;
7. Any eye examination or corrective eyewear required by an employer as a condition of employment and safety eyewear;
8. Services or materials provided as a result of Workers’ Compensation Law, or similar legislation, required by any governmental agency whether Federal, State, or subdivision thereof.
9. Services or materials provided by any other group benefit plan providing vision care.

Refractive Surgery Vision Benefit Exclusions:
Benefits are not payable for any of the following:
1. Routine vision examinations or corrective vision materials, including corrective eyeglasses, fittings, lenses, frames, or contact lenses; or
2. Medical or surgical procedures, services, or treatments:
   a. not specifically covered under this Rider;
   b. provided free of charge in the absence of insurance
   c. payable under any Workers’ Compensation law or similar statutory authority
   d. payable under governmental plan or program, whether Federal, state, or subdivisions thereof.

Termination Provisions
Coverage will end on the earliest of: the date the policy ends, the date the employee’s employment ends, or the date the employee is no longer eligible.

Notes and Disclaimers
The contact lens allowance may be used all at once or throughout the plan year as needed or may be applied toward contact lenses only. Refractive Laser Surgery is considered an elective procedure, and may involve potential risks to patients. Avēsis is not responsible for the outcome of any refractive surgery. Discounts on materials are not available at Walmart locations. Members may not use their contact lens allowance toward fitting fees at Walmart and are responsible for any out-of-pocket fees associated with fittings there. Discounts on materials are not available at Costco locations. ID cards are not required for services.
Member Technology

Using and managing your healthcare benefits should fill you with a sense of wellbeing. Avēsis makes it easy with our Member Portal. The first step is signing up. Visit www.avesis.com, and click Members. The only thing you’ll need is information you already know, like your name and date of birth. Once you’re registered, you’ll have the secure access you seek to everything you need for clear vision!

**Print ID Cards**
Didn’t get one in the mail yet? Need an extra? Lost your card? Print a replacement easily right from our portal. But remember: you never need to show your ID to receive benefits.

**See Claims Status**
If you’ve submitted a claim for an out-of-network service, you can see its progress here. You can also check to see whether Avēsis has paid your vision care provider.

**View Benefit Summaries**
See the full range of benefits—from eye exams to LASIK—of your plan for you and all non-adult members covered under your plan.

**Submit Claims**
Go paperless! Now you can submit your out-of-network vision claims through our member portal. It’s faster, easier, and better for the environment than submitting paper claims. And you’ll even be reimbursed faster!

**Check Eligibility**
Wonder when you can get that pair of frames you’ve been longing for? See when you had service last and when you’ll be eligible again!

**Search for Providers**
Find your most convenient provider from among the tens of thousands who participate with us. Search by mile radius, provider name, city and state, and more.

**Nominate Providers**
Don’t see your eye doctor on our list? Nominate one using a handy form on our website. Give us as much information as you can, and we’ll do the rest!

**Learn More**
Good ocular health begins with you. Learn more about sight through our FAQs, glossary and vital vision facts.

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Member Resources

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Rev (8/19) | 012

Avēsis
10400 N. 25th Ave.
Suite 200
Phoenix, AZ 85021

www.avesis.com
We've Got You Covered

See for Miles and Miles
Networks are the fabric of a benefits program. Ours is tightly woven—with credentialed, well-respected vision care providers—to bring you insurance coverage you can trust no matter where you travel throughout the entire country.

Set Your Sights on Convenience
Our national network has been built with you in mind! Having a balanced mix of independent and retail ophthalmologists, optometrists, and opticians makes it easy to find the right provider for your eye care needs. With over 80,000 access points, it’s no wonder 97 percent of Avēsis members stay in network.

Go the Distance with Us
Visit www.avesis.com and click Provider Search to find a network provider.

Looking for LASIK doctors who participate with us? Visit the QualSight LASIK® website for a list. (www.qualsight.com/-avesis)

Still have questions? Call 844-608-3873.

Here are just a few of the major retailers who participate with Avēsis:
- America’s Best Contacts & Eyeglasses™
- Cohen’s Fashion Optical®
- Costco® Wholesale
- Eyeglass World®
- Eyemart Express™
- EyeMasters
- For Eyes
- JCPenney Optical
- LensCrafters®
- Midwest Vision Centers
- MyEyeDr.
- Nationwide™ Vision
- Pearle Vision®
- Sam’s Club®
- Shopko®
- Sterling Optical®
- SVS Vision Optical Centers
- Target® Optical
- TSO™ Texas State Optical
- Visionworks®
- Walmart®

Some locations may not offer all services. Full-service or materials-only status can be found through the provider search tool. Please check www.avesis.com prior to scheduling an appointment. Avēsis Incorporated and Avēsis Third Party Administrators, Inc. (Avēsis), are wholly owned subsidiaries of Guardian. Guardian® is a registered service mark of The Guardian Life Insurance Company of America, New York, NY ©2019 Avēsis Incorporated. ©2019 Guardian. All rights reserved. Used with express permission. QualSight® LASIK is a vision correction benefit management company that provides certain vision correcting procedures through a third-party arrangement between Avēsis and QualSight. #2019-78289 (exp. 5/20).

Rev (05/19) | 044

Avēsis
10400 N. 25th Ave.
Suite 200
Phoenix, AZ 85021
www.avesis.com
Vision at a Distance

Update Your Vision—and Your Look—From The Comfort Of Home

Introducing Avēsis Vision Delivered, powered by UVP. It’s just what you need to keep your vision sharp and your look fresh when visiting your provider for new glasses is inconvenient. Shop online using your in-network benefits—no claim form required. Avēsis Vision Delivered delivers!

Get The Most Out Of Your Vision Insurance Benefits

1. Call customer service, available 24/7*, at 844-244-1184 with any questions or concerns.
2. Use our virtual try-on tool that shows members how the glasses will look on you.
3. Enjoy a risk-free shopping experience with free shipping and returns.
4. Choose from over 6,000 styles of glasses and sunglasses, including designer brands.
5. Choose state-of-the-art coatings and lenses for all prescription types: blue light blocking, mirrored, polarized, Transitions®, polycarbonate, digital progressive, and thin high-index lenses.

Getting glasses online is easy!

1. Log into your Avēsis account.
2. Click the link to our online portal.
3. Explore thousands of styles.
4. Try on glasses virtually.
5. Complete your order. (You can enter your prescription manually or upload a photo of it to your account.)
6. Enjoy free shipping, free returns, and a risk-free, money-back guarantee.

*Temporary Hours due to pandemic: 9:00 a.m. to 5:00 p.m. EST.

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