

YOUR  
*essential senses*

## 2021 City of Orlando

a vision benefit guide





# OUR VISION *is in your future*



## WHAT THE FUTURE HOLDS

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:<sup>1</sup>

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

### 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, Quallsight, saves members up to 25 percent on the provider's lowest advertised price. For participating providers, visit <http://www.quallsight.com/-avesis>.

## ENHANCED VISION

You can see and manage your benefits from the member portal at [www.avesis.com](http://www.avesis.com). You can search for providers, print ID cards, check claims status and benefits eligibility, view facts about vision, and more.

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](http://www.avesis.com) under the FAQ section.

## USING YOUR BENEFITS IS EASY AS 1-2-3.



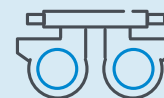
### 1. LOCATE A PROVIDER.

Use our provider directory—at [www.avesis.com](http://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.

Sources: <sup>1</sup><http://yoursightmatters.com/7-health-problems-eye-exams-can-detect/>, accessed May 2018

*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 health care.*

Avēsis is a wholly owned subsidiary of The Guardian Life Insurance Company of America, New York, NY. #2018-58794 (exp. 4/20)

## City of Orlando

Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement
<b>Vision Examination</b> (Includes Refraction)	Covered in full after a \$10.00 copay	Up to \$40.00
<b>Contact Lens Fit and Follow-up</b>	Covered in full	Up to \$25.00
<b>Materials*</b>	\$20.00 Copay (Materials copay applies to frame or spectacle lenses, if applicable.)	
<b>Frame Allowance</b> (Up to 20% discount above frame allowance.)	Up to \$150.00 max <sup>†</sup>	Up to \$50.00
<b>Standard Spectacle Lenses</b>		
Single Vision	Covered in full after \$20.00 copay	Up to \$40.00
Bifocal	Covered in full after \$20.00 copay	Up to \$60.00
Trifocal	Covered in full after \$20.00 copay	Up to \$80.00
Lenticular	Covered in full after \$20.00 copay	Up to \$80.00
<b>Lens Options</b>		
Standard Scratch Coating	Covered in full	Up to \$5.00
Scratch Warranty	\$10.00	N/A
Standard Anti-Reflective Coating	\$40.00	N/A
Premium Anti-Reflective Coating	\$80.00	N/A
Platinum Anti-Reflective Coating	\$90.00	N/A
Polycarbonate (Children)	Covered in full	Up to \$10.00
Polycarbonate (Adults)	\$33.00	N/A
High Index (<1.66)	\$53.00	N/A
High Index (1.66–1.73)	\$63.00	N/A
Tint	\$14.00	N/A
Photochromic	\$67.00	N/A
Ultra-Violet Coating	\$16.00	N/A
L1 Progressives	Covered in full	Up to \$40.00
L2 Progressives	Covered in full	Up to \$48.00
L3 Progressives	Covered in full	Up to \$48.00
L4 Progressives	\$250.00	Up to \$48.00
Roll and Polish Edges	\$13.00	N/A
Polarized Lenses	\$75.00	N/A
PBX/PGX	\$40.00	N/A
<b>Contact Lenses<sup>‡</sup></b> (in lieu of frame and spectacle lenses)		
Elective (10% discount on amount exceeding allowance)	\$130.00 max	Up to \$110.00
Medically Necessary	Covered in full	Up to \$250.00
<b>Refractive Laser Surgery</b>	Onetime/lifetime \$150.00 allowance and discount up to 25%	Onetime/lifetime \$150.00 allowance

### Frequency

<b>Eye Examination</b>	Once every calendar year
<b>Lenses or contact lenses</b>	Once every calendar year
<b>Frame</b>	Once every other calendar year

<sup>†</sup>Discounts are not insured benefits.

<sup>‡</sup>Prior authorization is required for medically necessary contacts.

<sup>‡</sup>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

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

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

### Monthly Rates

Tier	Premium
EO	\$6.54
ES	\$11.84
EC	\$12.29
EF	\$18.94

### Bi-Weekly Rates

Tier	Premium
EO	\$3.02
ES	\$5.46
EC	\$5.67
EF	\$8.74

EO = Employee Only  
ES = Employee + Spouse  
EC = Employee + Child(ren)  
EF = Employee + Family

## How can we help you?

**Avèsis Website:**  
[www.avesis.com](http://www.avesis.com)

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

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

## Here's How It Works

When you need to see an eye care professional, simply visit [www.avesis.com](http://www.avesis.com) or contact Avēsis' Customer Service Monday through Friday, 7 a.m. to 8 p.m. (EST) at 844-608-3873 to receive a listing of providers in your area.



## 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](http://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.

# 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



Call customer service, available 24/7\*, at 844-244-1184 with any questions or concerns.



Use our virtual try-on tool that shows members how the glasses will look on you.



Enjoy a risk-free shopping experience with free shipping and returns.



Choose from over 6,000 styles of glasses and sunglasses, including designer brands.



Choose state-of-the-art coatings and lenses for all prescription types: blue light blocking, mirrored, polarized, Transitions<sup>®</sup>, 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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Avēsis  
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Phoenix, AZ 85021

[www.avesis.com](http://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](http://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](http://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](http://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).

# 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](http://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.

## 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.

## Need Assistance?

Our Customer Care Center can be reached at 844-608-3873, Monday through Friday, 7:00 a.m. to 8:00 p.m. EST.

