Vision benefits — what you need to know

Having UnitedHealthcare vision coverage — and using it when you need it — is a great way to protect your eyes and your overall health.

Your vision plan is an investment in your current and future eye health. Learn what you need to know about your vision benefits, as well as how and where you can use it. Let's get started.

Start with a comprehensive eye exam

Caring for your vision starts with a comprehensive eye exam (sometimes called a dilated eye exam). With a UnitedHealthcare Vision plan, you typically have coverage to receive a comprehensive exam every year with a small copay. Expectant and nursing moms, as well as kids, may get exams more often at no additional premium cost with their vision plan.

More than a simple vision screening, a comprehensive eye exam checks every aspect of eye health. It will help your eye care provider to determine whether you have a risk of developing serious vision problems like glaucoma and macular degeneration.

During the exam, your eye care provider may dilate your pupils by using eyedrops that make them widen. This allows for an examination of the blood vessels in the retina for early signs of high blood pressure, diabetes and even some cancers.[1]

Find an eye doctor in network

UnitedHealthcare has one of the largest networks of eye care professionals in the country, with more than 170,000 access points.

To get started, visit myuhcvision.com and search the provider directory. In addition to searching by ZIP code or city, you can search by many other criteria, including provider name, gender, language and specialty.

The UnitedHealthcare Vision network includes two types of eye care professionals. Here's who they are what they do:

- An **optometrist** holds a doctor of optometry degree and can examine, diagnose and treat eye problems, which includes prescribing glasses or contacts. (The details vary by state.) About 85% of eye care in this country is provided by optometrists.
- An **ophthalmologist** holds a medical degree (M.D. or D.O.) and specializes in eye care. They can prescribe glasses or contacts and handle eye surgeries, treat injuries, and provide other specialized care.

Choosing and paying for eyeglasses

Once you have an eye prescription, it's time to shop for glasses. That means picking frames and lens options.

Let's start with the frames. Most UnitedHealthcare Vision plans include a frame allowance. If the frames cost up to the frame allowance, there's no cost to you except a materials copay. If they cost more, you make up the difference.

Now to the lenses. Standard lenses are included at no cost, but there's an array of upgrade options, such as progressive lenses. For these, you'll pay a set amount.

Progressives are a good example. Sometimes called no-line bifocals or trifocals, progressives mimic natural vision by transitioning gradually from the far and near zones on the lens. There are five tiers of progressives, from entry-level Tier I to top-of-the-line Tier V. You'll pay a set amount for the tier you choose:

- Tier I: $55
- Tier II: $100
- Tier III: $150
- Tier IV: $200

- Tier V: $250

The documents for your particular plan will outline the cost of other options, all of which represent at least a 20% discount off retail prices.

Choosing and paying for contact lenses

If you prefer contacts, they come in 3 basic designs:

- **Spherical lenses** are like single-vision eyeglass lenses. Every part of the lens offers the same level of magnification.
- **Toric lenses** are single-vision lenses that also treat astigmatism. That's a condition where both near and far vision are blurry.
- **Multifocal lenses** are like progressive eyeglass lenses; they're designed to address both near and far vision problems.

There are hard lenses, which can last a year or more, or soft lenses, which are replaced daily, bi-weekly or monthly. Soft lenses are the most popular because they tend to be more comfortable and easier to get used to.

Most vision plans include one of these options:

- A formulary that offers full coverage for select brands or an allowance toward other brands
- An allowance toward contact lenses and a separate allowance toward fitting and evaluation

Necessary contacts may be covered-in-full. You will also receive 2 follow-up visits at no extra cost.

Extra vision benefits for kids and new moms

Most UnitedHealthcare Vision plans cover new glasses every 2 years, depending on your coverage, which works for most adults. However, some people may need new glasses more often, especially kids, pregnant women, and nursing moms.

Vision changes can happen more quickly with pregnant and nursing women and kids. That's why UnitedHealthcare Vision plans included expanded benefits for:

- Kids up to age 19 and pregnant/nursing women can get a second eye exam each year at no additional cost beyond the standard copay.
- If their eye prescription changes by more than 0.5 diopter (a measure of prescription strength), they can get new glasses at no additional cost beyond the materials copay and the cost of any lens enhancements.

Laser vision correction

Some people don’t want to wear either glasses or contacts. That’s why UnitedHealthcare Vision plans also include a discount on laser surgery from QualSight® LASIK, the nation’s largest network of LASIK providers, with more than 800 locations.

The bottom line: There are lots of services included in your Vision plan — take advantage of them to keep your vision and your eyes as healthy as they can be.