

Vision Care Plan

City of Sunrise

Florida

VCP 10-15-50-150 Plan

	See a participating provider	See a nonparticipating provider
Exam with dilation as necessary	100% after \$10 copay	\$35 allowance
Lenses		
• Single	100% after \$15 copay	\$25 allowance
• Bifocal	100% after \$15 copay	\$40 allowance
• Trifocal	100% after \$15 copay	\$60 allowance
Frames	\$50 wholesale allowance	\$45 retail allowance
Contact lenses¹		
• Elective (conventional and disposable) ^{2,3}	\$150 allowance	\$150 allowance
• Medically necessary	100%	\$210 allowance
Frequency (based on date of service)		
• Examination	Once every 12 months	Once every 12 months
• Lenses or contact lenses	Once every 12 months	Once every 12 months
• Frame	Once every 24 months	Once every 24 months
Additional plan discounts		
<ul style="list-style-type: none"> Members receive additional fixed copayments on lens options including: anti-reflective and scratch-resistant coatings. Members also receive a 20% retail discount on a second pair of eyeglasses. This discount is available for 12 months after the covered eye exam and available through the VCP network provider who sold the initial pair of eyeglasses. After copay, standard polycarbonate available at no charge for dependents less than 19 years old. 		

¹ If a member prefers contact lenses, the plan provides an allowance for contacts in lieu of all other benefits (including frames) (Vision Care Plan only).
² The contact lens allowance applies to professional services (evaluation and fitting fee) and materials. Members receive a 15 percent discount on in-network professional services. The discount for professional services is available for 12 months after the covered eye exam.
³ Contact lens allowance must be used at one time; no amount will be carried forward.

HumanaVision Lasik discount

We have contracted with many well-known facilities and eye doctors to offer Lasik procedures at substantially reduced fees. You can take advantage of these low fees when procedures are done by network providers. The network locations listed below offer the following prices (per eye):

	Conventional / Traditional		Custom	
TLC 888-358-3937 (designated locations only)	\$895		\$1,295	\$1,895*
LasikPlus 866-757-8082	\$695³* LasikPlus free enhancements for 1 year	\$1,395* LasikPlus free enhancements for life	\$1,895* LasikPlus free enhancements for life	
QualSight LASIK 855-456-2020	\$895 QualSight free enhancements for 1 year	\$1,295 with QualSight Lifetime Assurance Plan	\$1,320	\$1,995* with QualSight Lifetime Assurance Plan

You can also use independent Lasik provider network doctors to receive a 10% discount from usual and customary prices and pay no more than \$1,800 per eye for Conventional Lasik and \$2,300 per eye for Custom Lasik.

*with IntraLase™

EXHIBIT #10

How does the wholesale frame allowance work?

Benefits include a wholesale frame allowance. If the wholesale cost exceeds the frame allowance, members pay twice the wholesale difference. They never pay full retail.

Retail price*	Wholesale price	Wholesale allowance	Member pays	Savings
\$125	\$50	\$50	\$0	\$125
\$187.50	\$75	\$50	\$50 (\$75-\$50=\$25x2=\$50)	\$137.50

* Retail costs may differ and are based on 2½ times the wholesale cost. Actual savings may vary.

Vision health impacts overall health

Routine eye exams can lead to early detection of vision problems and other diseases such as diabetes, hypertension, multiple sclerosis, high blood pressure, osteoporosis, and rheumatoid arthritis.¹

Use your HumanaVision benefits

HumanaVision options have you covered and make eye care affordable. You have access to one of the largest vision networks in the United States, with more than 35,000 participating optometrist, ophthalmologists, and national retail locations, including LensCrafters®, Pearle Vision®, Sears® Optical, Target® Optical, and JCPenney® Optical. In addition you'll enjoy:

- › The same benefits at all participating providers, no matter where they're located
- › Wholesale pricing on frames, avoiding high retail markups
- › Simple access to plan information, provider search, Customer Care and other automated services at **HumanaVisionCare.com**

How it Works

1. After signing up for your vision plan, you will receive an ID card in the mail
2. Prior to scheduling your appointment, select a network provider through the Customer Care Center, automated information line, or **HumanaVisionCare.com**
3. Schedule an appointment, providing your name, the patient's name and employer
4. Sign your provider's form after your exam, you'll pay any copayments and/or costs of any upgrades at this time

Know what your plan covers

Attached is a summary of HumanaVision benefits that are described in detail in your certificate. You can find your certificate on **HumanaVisionCare.com** or call 1-866-537-0229. Here's what you can expect:

- › Quality routine eye health care from independent eye care professionals and national retail locations.
- › Services and materials provided on a prepaid basis, and the plan pays in-network providers directly, you also have the freedom to use out-of-network providers if you prefer
- › Life without claim forms! With HumanaVision, you pay your eye care professional directly for copayments and any extra cosmetic options selected at the time of service
- › Select a vision provider from our network simply by visiting **HumanaVisionCare.com**, if you prefer, call us at 1-866-537-0229

Know what your plan doesn't cover

Some items and services not included in HumanaVision are:

- › Orthoptics or vision training, subnormal vision aids or Plano (non-prescription) lenses
- › Replacement of lost or broken lenses, except at the regularly-scheduled plan intervals
- › Medical or surgical treatment of eyes
- › Care provided through or required by any government agency or program, including Workers' Compensation or a similar law



LENSCRAFTERS®

PEARLE VISION®

JCPenney Optical

Sears Optical

OPTICAL

HUMANA.

Vision products insured by Humana Insurance Company or CompBenefits Insurance Company or CompBenefits Company

¹ Thompson Media Inc.

Member options price list – Effective January 8, 2012

Options	Total payment to provider from member	
	Single Vision	Multi Focal
Non-Aspheric styles		
Mid-index 1.53–1.59	48	55
Hi-index 1.60–1.66	55	64
Hi-index 1.67–1.70	95	112
Hi-index 1.71–1.74	120	130
Trivex/Trilogy/Phoenix/TREXA	48	55
Polycarbonate	28	32
Polycarbonate (under age 19)	N/C	N/C
Hi-index glass	36	91
Aspheric styles		
Regular plastic	45	56
Polycarbonate	49	56
Mid-index 1.53–1.59	48	55
Hi-index 1.60–1.66	68	77
Hi-index 1.67–1.70	107	115
Hi-index 1.71–1.74	135	154
Trivex/Trilogy/Phoenix/TREXA	48	55
Polarized styles		
Polarized plastic	61	71
Polarized mid/hi-index	99	124
Polarized polycarbonate	78	101
Polarized glass	65	86
PhotoPolar styles		
Polarized Photochromic (Drivewear) plastic	138	159
Polarized Photochromic (Drivewear) polycarbonate	155	178
Specialty Lenses		
Essilor 360 SV Aspheric		
Polycarbonate	68	—
Hi-index 1.67	102	—
Hi-index 1.74	169	—
Essilor FIT SV Aspheric		
Polycarbonate	78	—
Hi-index 1.67	112	—
Hi-index 1.74	179	—
Essilor Azio SV Aspheric		
Polycarbonate	78	—
Hi-index 1.67	112	—
Hi-index 1.74	179	—
Essilor eyecode SV Aspheric		
Polycarbonate	82	—
Hi-index 1.67	115	—
Hi-index 1.74	183	—

Options	Total payment to provider from member	
	Single Vision	Multi Focal
Plastic Tints		
Solid tint (exclude pink & rose)	13	13
Gradient tint	15	15
Glass tints and others		
Tinted glass (exclude pink & rose)	18	27
Glass tint yellow	50	67
Glass coating solid	27	31
Glass coating gradient	27	31
Photochromics		
Glass PBX or PGX	23	34
Glass Thin & Dark	37	58
Other photochromics (non-glass material Transitions, Sunsensor, XTRActive, etc.)	77	88
Miscellaneous		
Near Variable Lenses: Shamir, Office, Essilor Computer, Zeiss Gradal RD, Essilor Interview, Hoya TACT, Sola Access	—	49
Blended bifocal	—	49
Mirror coating solid or gradient	44	44
Factory Scratch Resistant Coating	16	16
Premium Scratch Resistant Coating: Essilor TD2, Hoya Clarity, Shield	29	29
Oversize 61 and above	14	14
Facet (includes polishing)	58	64
Ultraviolet treatment	15	15
Groove	12	12
Drill and/or notch	27	27
Roll and Polish/Polish edges/edge coating	13	13
Occupational/double seg	—	N/C
Executive-Bifocal (plastic only)	—	N/C
Center thickness 1.5 or below	N/C	N/C
Slab-off	N/C	N/C
Prism	N/C	N/C

Progressive level availability

EXHIBIT #10

Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8
Essilor Super No-Line	AO Compact	AO Easy	AO B'Active	Definity	Hoya iD Instyle	For internal use only	Hoya iD MyStyle
Rodenstock Life SI	Essilor Adaptar	Essilor Ideal	Essilor Accolade	Definity Short	Hoya iD LifeStyle		Varilux Ipseo IV
S/A Navigator	Essilor Natural	Essilor Ovation	Essilor Ideal Short	Essilor Accolade Freedom	Hoya iD LifeStyle cd		Varilux Ipseo IV eyecode
S/A Navigator Short	Hoyalux GP	Essilor Smallfit	Hoya Summit cd	Essilor Ideal Advanced	Kodak Unique		Varilux Physio Enhanced Azio
Sola Instinctive	Kodak Concise	Hoyalux GP Wide	Hoya Summit ecp	Essilor Ideal Advanced Wrap	Shamir Autograph II		Varilux Physio Enhanced eyecode
Younger Image	Pentax AF	Kodak Precise	KBCo Fusion 1	Hoya Summit cd iQ	Shamir Autograph II Office		Varilux Physio Enhanced Fit
	Pentax AF Mini	Kodak Precise Short	KBCo Fusion 2	Hoya Summit ecp iQ	Shamir Autograph II Attitude		Varilux Physio Enhanced India
	S/A Kodak	Rodenstock AT	Kodak Precise PB	Kodak Concise Digital	Varilux Physio 360		
	Sola Max	Rodenstock XS	Kodak Precise Short PB	Kodak Precise Digital	Varilux Physio Enhanced		
	Sola VIP	VE Outlook	Optima Hyperview	Kodak Precise Short Digital	Varilux Physio Short 360		
	X-Cel Freedom ID	Vision Ease Illumina	Rodenstock Life II	Shamir Element			
		Zeiss Gradal Top	Shamir Creation	Shamir Spectrum			
			Shamir Genesis	Varilux Ellipse 360			
			Shamir Piccolo	Varilux New Comfort Enhanced			
			Shamir Piccolo Attitude	Varilux Physio			
			Sola Compact Ultra	Varilux Physio DRx			
			Varilux Ellipse	Varilux Physio Short			
			Varilux New Comfort	Varilux Physio Short DRx			
			Varilux New Comfort DRx				
			Varilux New Comfort Short				
			Varilux New Comfort Short DRx				
			Varilux Sport				
Total payment to provider from member:							
60	71	82	94	135	145		185

Anti-reflective coating availability

1 year	Premium	Elite	Supreme	Diamond
Standard AR	Crizal Easy	Crizal Alizé	Crizal Avancé with Scotchgard Protector	Crizal Sapphire with Scotchgard Protector
	Hoya HiVision	Hoya HiVision with View Protect	Crizal SunShield	Hoya Super HiVision EX3
	Hoya Premium AR		Hoya Super HiVision	
	Hoya Premium with View Protect		Kodak Clean 'N' CleAR	
	Kodak CleAR			
Total payment to provider from member:				
44	60	72	85	105



Prices subject to change.