

A NEW VISION PLAN FROM MORGANWHITE GROUP



Someone in your family
is going to need glasses.

NEW FROM
SPECTERA
A UnitedHealth Group Company

The MWG Vision Plan





Plan Features

- No Deductible
- No Industry Exclusions
- One set of new frames each 24 months
- One pair of standard lenses or contact lenses each 12 months
- Access to laser surgery procedures through LVNA
- Network Providers include Private Practice Doctors and Retail Chain Providers
- Voluntary and Contributory Rates Available
- No Waiting Period
- A vision examination each 12 months

In-Network Benefits

Vision Exam:	\$10 Co-payment
Frames & Lenses:	\$20 Co-payment or
Contacts:	\$20 Co-payment

- A comprehensive vision examination annually with only a \$10.00 co-payment.
- One set of lined single/bifocal/trifocal lenses and one pair of high quality frames from a broad selection with a \$20.00 co-payment
- At Private Practice Providers, frames chosen outside Spectera's broad selection, you will pay the wholesale cost less a \$50.00 frame allowance.
- At Retail Chain Providers a minimum frame allowance of \$100 will be given from the already discounted frames in their selection
- In lieu of hard lenses and frame, you may select contact lenses from Spectera's broad selection of extended wear and disposable contacts with a \$20.00 co-payment
- Contacts chosen outside of Spectera's selection, you will be given a \$105.00 allowance for their purchase and any dispensing and fitting fee that might be charged
- For "necessary contacts" (when vision can not be corrected to better than 70/20 with standard lenses) there is a \$210.00 allowance

Frequently Asked Questions

Q. *Who do I call for claim and benefit information?*

A. Spectera Customer Service at 800-638-3120

Q. *How can I locate an "In Network Provider"?*

A. Call Spectera at 1-800-839-3242 or go online to www.spectera.com

Q. *How can I locate an LVNA center?*

A. Contact LVNA at 1-877-287-4448 or visit the LVNA web site at www.specteralasik.com

Q. *Are benefits at a "Private Practice" provider the same as "Retail Chain" providers?*

A. No! Spectera has made different benefit arrangements (for the insured member) with providers at participating retail chains. Please be sure to discuss your benefits with the retail chain participating provider prior to using your benefits at these locations.

Out-of-Network Benefits

- *Visit the eye doctor of your choice*

You will be reimbursed up to the following amounts (collect your receipts) once in any 12 month period (frames each 24 months):

Annual Vision Examination	\$40.00
Single Vision Lenses	\$40.00
Bifocal	\$60.00
Trifocal	\$80.00
Frames	\$50.00
Elective Contacts	\$105.00
Necessary Contacts	\$210.00

Send your receipts to: Spectera Claims Department, P.O. Box 26618, Baltimore, MD 21207-6618

Access to Refractive Eye Surgery Procedures

The Laser Vision Network of America (LVNA), a nationwide network servicing Spectera members, is comprised of more than 300 laser vision providers. The network was established in 1999 and offers the most extensive geographic coverage in the U.S. We currently serve over 75 million members through some of the largest health and vision insurers in the industry.

- All surgeons are credentialed to NCQA recommended standards ensuring the highest quality in patient care.
- By combining LasikPlus Vision Centers with independent surgeons, members have the broadest choice of laser technology in the industry.
- Our call center is staffed exclusively with LASIK trained representatives available to assist you 7 days a week.

As a participating provider in this panel, our surgeons make laser vision correction more available and affordable to millions of potential patients. Members and dependents are entitled to one of the following discounts not available to the general public:

- **15% off “Standard” or “Usual & Customary” Price**
- or -
- **5% off any Promotional Price**

Not only are members given a meaningful discount, but that discount is applied to prices that are below the national average. See comparison below:

Average Prices for LASIK:

- National = \$1,700 per eye
- LVNA = \$1,560 per eye (prior to discount)
- LasikPlus Vision Centers, which are part of the LVNA = \$1,300 per eye (prior to discount)

SPECTERA®

A PRODUCT OF:

MWG

MORGANWHITE GROUP

EMPLOYEE BENEFITS

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