

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetnaSM



Save on eyeglasses, contacts and more

Aetna VisionSM Preferred

Use Aetna Vision Preferred to complement any eye exam benefits you may have under your health insurance plan. If you need prescription eyewear, we can help with eyeglasses, contacts — even prescription sunglasses.

- Network¹ includes 5 of the 6 largest retailers
- Covers your eyeglasses or contacts
- Designer frames
- Discounts on LASIK, extra glasses, lens options and accessories when not covered by the plan

¹EyeMed Vision Care 1/10.

It's easy to use

After you sign up, you'll get a welcome mailing. It includes:

- Your member ID card
- Basic plan information
- A list of vision offices and retailers near you

Go practically anywhere for eyewear

Choose from more than 50,000 vision offices and retailers² including these popular chains:

- LensCrafters®
- Pearle Vision®
- Sears Optical®
- Target Optical®
- JCPenney® Optical

Find a retailer near you

You can look up vision offices and retailers that participate in our network. Visit www.aetnavision.com and click on "Locate a Provider."

You can also visit any licensed eye care provider outside the network. But you'll generally pay less out of pocket if you stay in the network. Network providers will also submit the claim for you!

Show your Aetna Vision Preferred ID card when you go

Here's what it covers

- One pair of eyeglasses, including many designer frames
- Prescription sunglasses
- Contact lenses

Pick the latest fashions in eyewear

You'll look smart in almost any frame or lens with brands such as Oakley®, Ray-Ban® and Vogue®.

Save on what's not covered

Even the products and services that aren't covered are discounted** when you visit a participating provider.

You can save on:

- LASIK
- Additional pairs of eyeglasses and sunglasses
- Lens options like anti-reflective and UV protection
- Eyeglass chains, cases and other accessories

Save again and again. There's no limit to how often you can use your discounts!

**Discounts on noncovered services may not be provided in all states.

Simple and convenient

Correcting your vision should be easy. And now it is! You get:

- **Freedom:** Go in or out of network for eyewear.
- **Great hours:** Many vision locations are open 7 days a week, including evenings.
- **Convenience:** Most locations are inside or nearby major shopping centers and many locations accept walk-ins.
- **Big selection:** Get a huge choice of retailers and fashion eyewear.
- **Speedy service:** At many places, you can get your eyewear the same day!
- **Help when you need it:** Customer service reps are available 7 days a week to respond to all of your questions.

See a big difference. Sign up for Aetna Vision Preferred!

²EyeMed Vision Care, 11/2011.

Vision insurance plans are underwritten by Aetna Life Insurance Company (Aetna). Certain claims administration services are provided by First American Administrators, Inc. and certain network administration services are provided through EyeMed Vision Care (EyeMed), LLC.

This material is for information only, and is not an offer to contract. Vision insurance plans contain exclusions and limitations. Providers participating in the Aetna Vision network are contracted through EyeMed Vision Care, LLC. EyeMed and Aetna are independent contractors and not employees or agents of each other. Participating vision providers are credentialed by and subject to the credentialing requirements of EyeMed. Aetna does not provide medical/vision care or treatment and is not responsible for outcomes. Aetna does not guarantee access to vision care services or access to specific vision care providers and provider network composition is subject to change without notice. Vision insurance plans contain exclusions and limitations. Not all vision services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

Policy forms issued in Oklahoma include: GR-23 and/or GR-29/GR-29N.

www.aetna.com

Smarter is having a vision plan that saves you money!

Aetna VisionSM Preferred

Savings for routine eye exams, contact lenses, and eyeglasses, including designer frames:*

	Retail price	Out-of-pocket cost with Aetna Vision Preferred	Your savings with Aetna Vision Preferred
Exam	\$114.00 ¹	\$0	\$114.00
Frames	\$124.41 ²	\$0	\$124.41
Lenses	\$83.00 ¹	\$10.00	\$73.00
Total	\$321.41	\$10.00	\$311.41

See all the benefits of being an Aetna Vision Preferred member:

- Choose from over 50,000 vision practice locations, including independent providers and 5 of the 7 leading retailers with networks in all 50 states.¹
 - LensCrafters®
 - Pearle Vision®
 - JCPenney Optical®
 - Target Optical®
 - Sears Optical®
- Convenient night, weekend and early morning appointments available, including walk-in appointments.
- Discounts on non-covered services, such as:
 - LASIK
 - Additional pairs of eyeglasses and sunglasses
 - Lens options
 - Accessories

¹As of 2010, according to CostHelper.com.

²The Vision Council. Annual VisionWatch June 2011.

*For illustrative purposes only. Out-of-pocket costs may vary based on plan design and available coverage for each service. Amounts shown do not include premium or other expenses.

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Aetna VisionSM Preferred

visit www.aetnavision.com

Summary of Benefits for The Navigators

Effective Date: 01-01-2013
 External Plan ID 9818188117
 Line Value 200
 12 12 24

In Network

Out of Network*

Exam Aetna Vision Network

Use your Exam coverage once every rolling 12 months

Exam	In Network	Out of Network*
Routine/Comprehensive Eye Exam	\$10 Copay	\$25 Reimbursement
Standard Contact Lens Fit/Follow-up	Member pays discounted fee of \$40	Not Covered
Premium Contact Lens Fit/Follow-up	Member pays 90% of retail	Not Covered

Eyeglass Lenses /Lens options

Use your Lens coverage once every rolling 12 months to purchase either 1 pair of eyeglass lenses OR 1 order of contact lenses

Exam	In Network	Out of Network*
Single vision lenses	\$10 Copay	\$20 Reimbursement
Bifocal vision lenses	\$10 Copay	\$40 Reimbursement
Trifocal vision lenses	\$10 Copay	\$65 Reimbursement
Lenticular vision lenses	\$10 Copay	\$65 Reimbursement
Standard Progressive vision lenses	\$75 Copay	\$40 Reimbursement
Premium Progressive vision lenses ¹	20% Discount off retail minus \$120 plan allowance plus \$75 Copay = member out-of-pocket	\$40 Reimbursement
UV treatment	Member pays discounted fee of \$15	Not Covered
Tint (Solid and Gradient)	Member pays discounted fee of \$15	Not Covered
Standard plastic scratch coating	Member pays discounted fee of \$15	Not Covered
Standard polycarbonate lenses - Adult	Member pays discounted fee of \$40	Not Covered
Standard polycarbonate lenses - Children to age 19	Member pays discounted fee of \$40	Not Covered
Standard anti-reflective coating	Member pays discounted fee of \$45	Not Covered
Photochromic/Transitions plastic		
Polarized	Member pays 80% of retail	Not Covered

Contact Lenses

Use your Lens coverage once every rolling 12 months to purchase either 1 pair of eyeglass lenses OR 1 order of contact lenses

Exam	In Network	Out of Network*
Conventional contact lenses	\$115 Allowance** additional 15% off balance over allowance	\$80 Reimbursement
Disposable contact lenses	\$115 Allowance	\$80 Reimbursement
Medically necessary contact lenses	\$0 Copay	\$200 Reimbursement

Frames

Use your Frame coverage once every rolling 24 months

Exam	In Network	Out of Network*
Any Frame available, including frames for prescription sunglasses	\$130 allowance additional 20% off balance over allowance	\$65 Reimbursement

Discounts	In Network	Out of Network
Discounts cannot be combined with any other discounts or promotional offers and may not be available on all brands.		
Additional pairs of eyeglasses or prescription sunglasses. Discount applies to purchases made after the plan allowances have been exhausted.	Up to a 40% Discount	No Discount
Non-covered items such as cleaning cloths and contact lens solution ²	20% Discount	No Discount
Lasik Laser vision correction or PRK from U.S. Laser Network ³ only. Call 1-800-422-6600	15% discount off retail or 5% discount off the promotional price	No Discount
Replacement contact lenses	Receive significant savings after your lens benefit has been exhausted on replacement contacts by ordering online. Visit aetnavision.com for details	No Discount

Partial list of exclusions and limitations

Vision insurance plans contain exclusions and limitations. Not all vision services are covered. See your plan booklet for details.

*You can choose to receive care outside the network. Simply pay for the services up front and then submit a claim form to receive an amount up to the out of network reimbursement amounts listed above. Reimbursement will not exceed the providers actual charge. Claim forms can be found at www.aetnavision.com or by calling the number on your ID card. Submit completed claim form with receipts to Aetna, PO Box 8504 Mason, OH 45040-7111.

**Allowances are one-time use benefits. No remaining balances may be used. The plan does not provide a declining balance benefit.

¹Premium progressives and premium anti-reflective Brand designations are subject to annual review and change based on market conditions. Ask your eye care provider for more information.

²Non covered discounts may not be available in all states.

³Lasik or PRK from the US Laser Network, owned and operated by LCA Vision.

Each vision subscriber will receive two ID cards. The ID card includes a toll free number for accessing member services.

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Extraterritorial state requirements may apply to members residing in specific States. If your plan covers members in other states, impacts to your plan of benefits and rates adjustments (if any) will be evaluated and communicated to you at the point of sale.

