

# The Avesis Advantage

**Vision Care Programs**



**“Celebrating Over 25 Years of  
Vision Care Excellence”**

**Avēsis**  
INCORPORATED

We understand that reliable vision insurance brings peace of mind and a feeling of health and well-being to our clients. That's why Avesis Incorporated has a stand alone, fully-insured vision program that offers the industry's most comprehensive vision care program.

### The Avesis Advantages

- 25 years of experience in the vision insurance industry
- Long-standing commitment to customer service
- Comprehensive nationwide network of optometrists, ophthalmologists and vision retailers
- Competitive Laser Surgery Discount

### FEATURES

**Flexibility** We will design a vision plan that meets your members' needs. Rates are designed to reflect the selected benefits as well as the group's level of employee participation.

**Group Size** Employer-paid or voluntary group programs are available to groups with as few as five eligible and enrolled employees.

**Rate Guarantees** Rates are guaranteed for up to 24 months from effective date.



### Why Should You Have a Vision Program?

- **To Maintain Healthy Eyes.** A recent University Medical Center study concluded that 1,000,000 new blindness cases each year are curable or preventable through detection and treatment
- **To Protect Yourself and Your Family.** Approximately 60% of Americans – about 156.2 million people – require some form of vision correction.
- **To Protect Your Employees.** 75% of employees who use a computer will suffer an eye or vision problem. The most common symptoms are eye strain, headaches, blurred vision, and dry or irritated eyes.

### Typical Benefits (additional plan designs available upon request)

Avesis Advantage Services	In-Network Coverage	Out-of-Network Allowance
Exam Optical Materials Standard Lenses: Single Vision Bifocal Trifocal Lenticular Progressive Lenses	\$10 Co-pay \$10 Co-pay  Covered by Co-pay Covered by Co-pay Covered by Co-pay Covered by Co-pay 20% off minus \$50 allowance	Up to \$35 See Below  Up to \$25 Up to \$40 Up to \$50 Up to \$80 Up to \$40
<b>Lens Options and Specialty Lenses:</b>	Avesis Preferred Pricing Avesis Preferred Pricing	N/A N/A
<b>Frames:</b> Members choose from any frame available at provider locations	Up to \$50 wholesale allowance, (appx. \$100-\$150 retail value) depending on plan selected. Covers a wide selection of frames at all participating provider locations.	Up to \$45 retail
<b>Contact Lenses:</b> (Includes fitting, follow-up and materials) Elective Plan Allowance Medically Necessary	Up to \$130 retail Covered in full	Up to \$130 retail Up to \$250
<b>Laser Vision Correction</b>	Up to 25% Discount on all Lasik or PRK retail prices with participating surgery providers	
<b>Frequency:</b> (Varies according to plan) Examination Frame Spectacle Lenses or Contact Lenses	Once every 12 or 24 months Once every 12 or 24 months Once every 12 or 24 months	

# Experience The Advantage: Quality, Convenience and Value

## Choices

Avesis has developed a national network of vision care providers. Members may choose from:

1. Avesis' national network of independent optometrists and ophthalmologists
2. Avesis' nationally recognized network of selected retail vision centers.
3. An out-of-network provider of their choice

**Easy Access** Members can find a participating provider by visiting [www.avesis.com](http://www.avesis.com) or by calling 1-800-828-9341. When visiting participating providers, members need only present their Avesis membership cards. Providers obtain immediate benefit authorization by contacting Avesis. Members pay only their co-payments (if applicable) and Avesis takes care of the rest. It's that simple!

## Repeatable Savings with Avesis

Avesis Preferred Pricing guarantees dependable value on exams, lenses, frames, and contacts. Avesis members receive savings any time they present their membership card for direct purchases at Avesis providers, regardless of how much or how often they use their benefits.

**A Quality Network** In order to maintain high quality standards, Avesis providers are carefully selected and screened through a rigorous credentialing process.

## Ease of Administration

- Online Enrollment
- Online Eligibility Updates
- Online Invoicing
- Duplicate Printing of ID cards

## Electronic Capabilities for Members

By visiting our website at [www.avesis.com](http://www.avesis.com) members can:

- Find a Provider
- Print ID cards
- Check eligibility status
- Review plan design

## Avesis Advantage Covers:

### Vision Exams

Each Member is entitled to an eye examination by a participating provider.

### Lens Benefit

Every member is entitled to a standard pair of glass or plastic spectacle lenses from a participating provider. Members always receive lenses of the highest quality and craftsmanship.

### Frame Benefit

Members may choose any frame within the provider's office. Members receive a frame allowance depending on the plan selected.

### Contact Lens Benefit

Members may choose to obtain contact lenses in lieu of frames and spectacle lenses. The contact lens benefit may be used at any time during the benefit period. The contact lens materials allowance may apply towards the contact lenses and/or contact lens professional fitting fee.

### LASIK Discount Program

With Avesis, you realize significant savings on laser vision correction surgery – up to 25% off usual and customary charges.

### Plan Options

Avesis offers a variety of plans including the Advantage Enhanced and Plus Plans. Please contact your Avesis sales representative to discuss the plan design that best meets your group's needs.

This form is not a contract of insurance.

Terms and conditions are set forth in the Master Group Policy.



# Why Avesis?

The Avesis vision plans are built on a foundation of unparalleled flexibility and customer service. We recognize that every client has unique needs and we pride ourselves on our ability to build creative product solutions to meet each situation. Whether your company or client has 5 or 5,000 employees, we can help you find viable solutions to your voluntary or employer-funded supplemental benefit needs.

Avesis' underwriter is rated "Excellent" by A. M. Best Company, indicating "excellent financial strength, operating performance and market profile when compared to the standards established by the A. M. Best Company." (Source: A. M. Best)

Avesis has developed and maintains a nationwide network of eye care providers. Our services are offered in all 50 states, and the District of Columbia.

