



Virginia Private Colleges Benefits Consortium, Inc.

Welcome to your UniView Vision plan!

You have many choices when it comes to using your benefits. As a UniView Vision plan member, you have access to one of the nation's largest vision networks. You may choose from many private practice doctors, local optical stores, and national retail stores including LensCrafters®, Target Optical®, and most Pearle Vision® locations. You may also use your in-network benefits to order eyewear online at Glasses.com and ContactsDirect.com. To locate a participating network eye care doctor or location, log in at unicare.com, or from the home page, select **Find a Doctor**. You may also call member services for assistance at **1-888-884-8428**.

Out-of-Network – If you choose to, you may instead receive covered benefits outside of the UniView Vision network. Just pay in full at the time of service, obtain an itemized receipt, and file a claim for reimbursement up to your maximum out-of-network allowance.

YOUR UNIVIEW VISION PLAN BENEFITS	IN-NETWORK	OUT-OF-NETWORK	FREQUENCY
Routine Eye Exam			
A comprehensive eye examination	\$15 copay	Up to \$50 allowance	Once every calendar year
Eyeglass Frames			
One pair of eyeglass frames	\$130 allowance, then 20% off any remaining balance	Up to \$100 allowance	Once every two calendar years
Eyeglass Lenses			
One pair of standard plastic prescription lenses:			
<ul style="list-style-type: none"> • Single vision lenses • Bifocal lenses • Trifocal lenses 	\$15 copay \$15 copay \$15 copay	Up to \$50 allowance Up to \$80 allowance Up to \$110 allowance	Once every calendar year
Eyeglass Lens Enhancements			
When obtaining covered eyewear from a UniView Vision provider, you may choose to add any of the following lens enhancements at no extra cost.			
<ul style="list-style-type: none"> • Transitions Lenses (for a child under age 19) • Standard polycarbonate (for a child under age 19) • Factory scratch coating 	\$0 copay \$0 copay \$0 copay	No allowance when obtained out-of-network	Same as covered eyeglass lenses
Contact Lenses (<i>in addition to eyeglass lenses</i>)			
Contact lens allowance will only be applied toward the first purchase of contacts made during a benefit period. Any unused amount remaining cannot be used for subsequent purchases in the same benefit period, nor can any unused amount be carried over to the following benefit period.			
<ul style="list-style-type: none"> • Elective conventional (non-disposable) OR	\$130 allowance, then 15% off any remaining balance	Up to \$130 allowance	Once every calendar year
<ul style="list-style-type: none"> • Elective disposable OR	\$130 allowance (no additional discount)	Up to \$130 allowance	
<ul style="list-style-type: none"> • Non-elective (medically necessary) 	Covered in full	Up to \$210 allowance	
Contact lens fit and follow-up			
A contact lens fitting and up to two follow-up visits are available to you once a comprehensive eye exam has been completed.			
<ul style="list-style-type: none"> • Standard contact lens fitting¹ • Premium contact lens fitting² 	\$0 10% off retail price, then apply \$55 allowance	\$35 allowance \$35 allowance	Once every calendar year

¹ Standard fitting includes spherical clear lenses for conventional wear and planned replacement. Examples include but are not limited to disposable and frequent replacement.
² Premium fitting includes all lens designs, materials and specialty fittings other than standard contact lenses. Examples include but are not limited to toric and multifocal.

This is a primary vision care benefit intended to cover only routine eye examinations and corrective eyewear. UniView Vision is for routine eye care only. If you need medical treatment for your eyes, visit a participating eye care doctor from your medical network. Benefits are payable only for expenses incurred while the group and insured person's coverage is in force. This information is intended to be a brief outline of coverage. All terms and conditions of coverage, including benefits and exclusions, are contained in the member's policy, which shall control in the event of a conflict with this overview. This benefit overview is only one piece of your entire enrollment package.

EXCLUSIONS & LIMITATIONS (not a comprehensive list – please refer to the member Certificate of Coverage for a complete list)

Combined Offers. Not to be combined with any offer, coupon, or in-store advertisement.

Excess Amounts. Amounts in excess of covered vision expense.

Sunglasses. Plano sunglasses and accompanying frames.

Safety Glasses. Safety glasses and accompanying frames.

Not Specifically Listed. Services not specifically listed in this plan as covered services.

Lost or Broken Lenses or Frames. Any lost or broken lenses or frames are not eligible for replacement unless the insured person has reached his or her normal service interval as indicated in the plan design.

Non-Prescription Lenses. Any non-prescription lenses, eyeglasses or contacts. Plano lenses or lenses that have no refractive power.

Orthoptics. Orthoptics or vision training and any associated supplemental testing.

OPTIONAL SAVINGS AVAILABLE FROM UNIVIEW VISION IN-NETWORK PROVIDERS ONLY	In-network Member Cost (after any applicable copay)
Retinal Imaging - at member's option can be performed at time of eye exam	Not more than \$39
Eyeglass lens upgrades When obtaining eyewear from a UniView Vision provider, you may choose to upgrade your new eyeglass lenses at a discounted cost. Eyeglass lens copayment applies.	<ul style="list-style-type: none"> • Transitions lenses (Adults) \$75 • Standard Polycarbonate (Adults) \$40 • Tint (Solid and Gradient) \$15 • UV Coating \$15 • Progressive Lenses¹ <ul style="list-style-type: none"> • Standard \$65 • Premium Tier 1 \$85 • Premium Tier 2 \$95 • Premium Tier 3 \$110 • Anti-Reflective Coating² <ul style="list-style-type: none"> • Standard \$45 • Premium Tier 1 \$57 • Premium Tier 2 \$68 • Other Add-ons 20% off retail price
Additional Pairs of Eyeglasses Anytime from any UniView Vision network provider.	<ul style="list-style-type: none"> • Complete Pair 40% off retail price • Eyeglass materials purchased separately 20% off retail price
Eyewear Accessories	<ul style="list-style-type: none"> • Items such as non-prescription sunglasses, lens cleaning supplies, contact lens solutions, eyeglass cases, etc. 20% off retail price
Conventional Contact Lenses	<ul style="list-style-type: none"> • Discount applies to materials only 15% off retail price

¹ Please ask your provider for his/her recommendation as well as the available progressive brands by tier.

² Please ask your provider for his/her recommendation as well as the available coating brands by tier.

Discounts are subject to change without notice. Discounts are not 'covered benefits' under your vision plan and will not be listed in your certificate of coverage. Discounts will be offered from in-network providers except where state law prevents discounting of products and services that are not covered benefits under the plan. Discounts on frames will not apply if the manufacturer has imposed a no discount policy on sales at retail and independent provider locations. Some of our in-network providers include:



ADDITIONAL SAVINGS AVAILABLE THROUGH UNICARE'S SPECIAL OFFERS PROGRAM *

Savings on items like additional eyewear after your benefits have been used, non-prescription sunglasses, hearing aids and even LASIK laser vision correction surgery are available through a variety of vendors. Just **log in at unicare.com**, select discounts, then Vision, Hearing & Dental.

* Discounts cannot be used in conjunction with your covered benefits.

OUT-OF-NETWORK

If you choose to receive covered services or purchase covered eyewear from an out-of-network provider, network discounts will not apply and you will be responsible for payment of services and/or eyewear materials at the time of service. Please complete an out-of-network claim form and submit it along with your itemized receipt to the fax number, email address, or mailing address below. To download a claim form, log in at unicare.com, or from the home page menu under Customer Support select Download Forms, scroll down under the heading for Claims and select Vision Claim Form. You may instead call member services at **1-888-884-8428** to request a claim form.

To Fax: 866-293-7373
To Email: oonclaims@eyewearspecialoffers.com
To Mail: UniView Vision
 Attn: Out-of-Network Claims
 P.O. Box 8504 Mason, OH 45070-7111

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For self-funded plans, claims are administered by UniCare Life & Health Insurance Company. Insurance coverage is provided by UniCare Life & Health Insurance Company.



UNIVIEW VISION®

A vision plan with your wellness in mind.

Your UniView Vision benefits are easy to use. And they give you more ways to save, even after you've used up your yearly vision benefits. With this plan, you can access eye care, work on making your overall wellness better and save money.

Help protect your vision. Help protect your health.

Routine eye checkups are about more than making sure you can see clearly. They're important to health, safety and learning. Even if you think you have 20/20 vision, it's key that you're checked regularly — at every age.

- Eye exams can give you a glimpse into major health problems like diabetes, high blood pressure and heart disease.¹
- Eye diseases often have no warning signs. Because of that, many people don't realize that they might have a chance of their vision getting worse or blindness.²
- One in four children has an undetected vision problem that can affect their ability to read and learn.³

More than meets the eye.

UniView Vision gives you access to one of the country's largest networks of vision providers with more than **38,000 eye doctors at over 27,000 locations** nationwide. Vision providers can be local optometrists and ophthalmologists, as well as stores like:



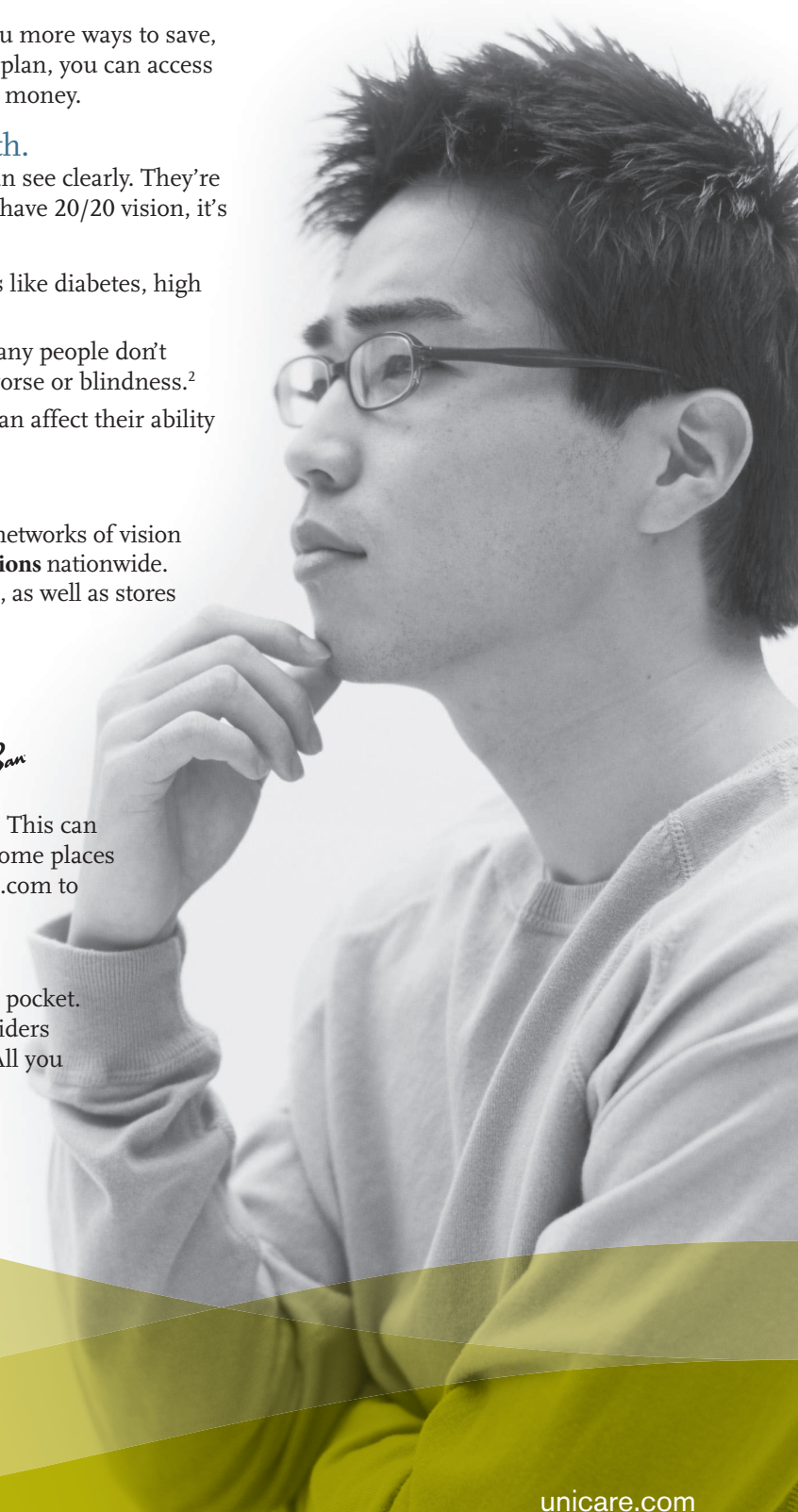
Many of these stores have hours at night and on the weekends. This can make it easier for you to get eye care at the best time for you. Some places even make your glasses in as little as an hour. Just visit unicare.com to find an in-network provider near you.

Network providers keep it simple.

When you use network providers, you may pay less out of your pocket. And you can usually avoid paperwork hassles. In-network providers check your benefits with us and then file your claims for you. All you have to do is:

- Schedule a visit with an in-network provider.
- Show the staff your member ID card at your visit.
- Pay your copay or any balance.

It's that simple.



Visiting out-of-network providers.

If you go to an out-of-network provider, you'll need to pay for services at the time of your visit. Then you'll have to send us an out-of-network claim. If you are owed any money, we'll send you a check. But don't forget that when you see an out-of-network provider, you may not get all of the same benefits you would get if you saw an in-network provider. And you may pay more out of your pocket.

Discounts on glasses and contacts that your plan covers.

With UniView Vision, you get a retail allowance. This is an amount of money that you can put toward glasses or contacts you buy from an in-network provider.

- If you like an eyeglass frame that costs more than the retail allowance, you can save 20% off the balance.
- Standard/basic eyeglasses lenses include a factory scratch coating at no extra cost.
- High-quality progressive lenses and anti-reflective coatings at different price levels so you can control how much you spend. (Progressive eyeglasses help you see both up close and far away. Anti-reflective coatings help take glare away.)
- If you like contacts better than eyeglasses, you can use your elective contact lens allowance. And you'll get 15% off the balance over the retail allowance.

Get more for less.

With UniView Vision's additional savings program, you can save money even after you've used up your yearly benefits. And you can use these savings as often as you want while you're on our plan. Just go to a network provider to get discounts off the retail prices of most frames, lenses, conventional contacts and even some sunglasses and eyewear accessories. Here's how you can save:

- 40% on extra pairs of eyeglasses.
- 20% on eyewear accessories like lens treatments, specialized lenses, nonprescription sunglasses and more.
- 20% on frames and eyeglass lenses purchased separately.
- 15% off conventional contacts.

Small on hassle. Big on service.

We work hard to make sure you get the service you need, when you need it. We know that many people buy glasses and contacts in the evenings and on weekends. So our vision customer service hours are among the best in the industry.

UniCare's Special Offers

As our member, you can use UniCare's Special Offers. This program gives you discounts on products and services for better health and well-being. You can get discounts of 15% to 20% and free shipping on contact lens orders. But, glasses or contacts may not be the answer for everyone. That's why we also offer discounts on refractive (LASIK) surgery. To learn more, go to unicare.com/specialoffers. It's just one of the perks of being a UniCare member.



Here when you need us.

- Call Customer Service at 888-884-8428 (TTY# 866-308-5375).
Monday-Saturday:
 - 7:30 a.m. - 11 p.m. EST
 - 6:30 a.m. - 10 p.m. CST
 - 5:30 a.m. - 9 p.m. MST
 - 4:30 a.m. - 8 p.m. PSTSunday:
 - 11 a.m. - 8 p.m. EST
 - 10 a.m. - 7 p.m. CST
 - 9 a.m. - 6 p.m. MST
 - 8 a.m. - 5 p.m. PST

Our interactive voice response unit (this is an automated system) can take your calls 21 hours every day. (We close briefly in the early morning hours to refresh the system.)

- Visit our website, 24/7, at unicare.com to check your benefits.

What you've read here is a brief outline of the products and services on your plan. It is not a legal contract. To read the most detailed description of your benefits, exclusions and restrictions, please see your Certificate.

¹ All About Vision website: Why Are Eye Exams Important? allaboutvision.com/eye-exam/importance.htm

² American Academy of Ophthalmology website: Eye Diseases: geteyesmart.org.

³ Transitions Optical, Inc. Eye Didn't Know That! website: eyedidntknowthat.info/for-parents