

**BEST**  **Life**™

BEST Life and Health Insurance Company

# Group Vision Plans





**A**n eye exam does more than check eyesight – it can also diagnose diseases in their early stages. Early symptoms for high blood pressure, cardiovascular disease, diabetes and multiple sclerosis can all be screened for in an eye exam. BEST Life has been providing vision benefits to individuals, families and employers for more than 45 years with quality plans and affordable rates.



## Vision Plans with Great Value

Vision plans are not only perfect for employers looking to add value to their ancillary benefits program, they also offer affordability and promote wellness. BEST Life offers two vision products – a PPO plan and a true indemnity plan fully-insured by BEST Life and Health Insurance Company.

Both vision products are available as employer-sponsored and voluntary. There are no ineligible or loaded industries or waiting periods. Together these products are different enough to provide a well-balanced benefits portfolio for your business.



## BEST Life Vision Indemnity

For groups who want access to any provider, these vision plans offer more frequency options, yearly deductible options, and provide comprehensive coverage.

## BEST Life Vision PPO

These comprehensive plans have an in-network benefit and include coverage for additional lens options like UV coating, tints, polycarbonates, and scratch resistance.



We are **BEST**

*Real People*

*Rapid Claims Payment*

*Great Service*



# Indemnity *Vision Plans*

## Employer-sponsored and Voluntary Group Sizes 5+

This true indemnity vision plan can be written on a stand-alone basis for groups with 5 or more enrolling.

### PLAN FEATURES:

- Employer-sponsored and voluntary plans available
- No waiting periods, ineligible or loaded industries
- Access to care from any licensed ophthalmologist or optometrist
- Contacts in lieu of OR in addition to frames and lenses
- EyeMed discount program included for discounts off the regular retail price of eyeglasses, contact lenses, sunglasses and corrective surgery
- QualSight® LASIK laser vision correction discounts

| Plan Design Options  | 1                 | 2     | 3     | Frequency Options (Months) |    |    |    |
|--|-------------------|-------|-------|----------------------------|----|----|----|
| <b>Yearly Deductible Options</b>   | \$0, \$10 or \$25 |       |       | A                          | B  | C  | D  |
| <b>Exam Allowance</b>  | \$60              | \$60  | \$60  | 12                         | 12 | 12 | 12 |
| <b>Lens Allowances</b>   |                   |       |       |                            |    |    |    |
| Single   | \$35              | \$45  | \$55  | 12                         | 12 | 12 | 24 |
| Bi-focal   | \$55              | \$65  | \$75  |                            |    |    |    |
| Tri-focal  | \$65              | \$75  | \$85  |                            |    |    |    |
| <b>Frames Allowance</b>  | \$80              | \$100 | \$115 | 12                         | 24 | 24 | 24 |
| <b>Elective Contact Lenses Allowance</b>                                       | \$125             | \$125 | \$125 | 12                         | 12 | 24 | 24 |
| <b>Medically Necessary Contact Lenses Allowance</b> (with prior authorization) | \$200             | \$200 | \$200 | 12                         | 12 | 24 | 24 |

Available in AK, AL, AR, AZ, CA, CO, DC, FL, GA, HI, ID, IL, IN, KS, KY, LA, MD, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT VA, WA and WY.



# PPO Vision Plans

## Employer-sponsored and Voluntary Group Sizes 5+

These vision plans offer comprehensive vision benefits and cost-savings through the EyeMed network.

### PLAN FEATURES:

- Access to EyeMed's Access network of more than 50,000 vision care providers nationally
- Network includes optometrists, ophthalmologists, opticians, private practices and optical retailers: LensCrafters®, Target Optical®, Sears Optical<sup>SM</sup>, JC Penny Optical® and most Pearle Vision locations
- Plan allows member to receive either contacts and frame, or frame and eyeglass lens services
- 15% off retail price for Laser Vision Correction included
- Materials only plans available upon request

| Frequency (by months) |       |        |                 |
|-----------------------|-------|--------|-----------------|
| Plan Option           | Exams | Frames | Lenses/Contacts |
| A                     | 12    | 12     | 12              |
| B                     | 12    | 24     | 12              |

| Vision PPO Plans  | 1                                      |                          | 2                                      |                          | 3                                      |                          |
|---|--|--------------------------|--|--------------------------|--|--------------------------|
|   | In-Network Member Costs                | Out-of-Network Allowance | In-Network Member Costs                | Out-of-Network Allowance | In-Network Member Costs                | Out-of-Network Allowance |
| Vision Care Services  |  |                          |  |                          |  |                          |
| <b>Exam</b> with Dilatation as necessary                    | \$10 Co-pay                            | Up to \$42               | \$10 Co-pay                            | Up to \$42               | \$10 Co-pay                            | Up to \$42               |
| <b>Standard Fit and Follow-Up</b>                           | \$0 Co-pay                             | Up to \$40               | Up to \$55 Co-pay                      | Not Covered              | Up to \$55 Co-pay                      | Not Covered              |
| <b>Frames</b><br>(Any available frame at provider location) | 80% of Balance over \$130              | Up to \$65               | 80% of Balance over \$130              | Up to \$65               | 80% of Balance over \$100              | Up to \$50               |
| <b>Standard Plastic Lenses</b>                              |  |                          |  |                          |  |                          |
| Single Vision   | \$10 Co-pay                            | Up to \$35               | \$25 Co-pay                            | Up to \$35               | \$25 Co-pay                            | Up to \$35               |
| Bi-focal  | \$10 Co-pay                            | Up to \$40               | \$25 Co-pay                            | Up to \$40               | \$25 Co-pay                            | Up to \$40               |
| Tri-focal   | \$10 Co-pay                            | Up to \$65               | \$25 Co-pay                            | Up to \$65               | \$25 Co-pay                            | Up to \$65               |
| Standard Progressive  | \$75 Co-pay                            | Up to \$40               | \$90 Co-pay                            | Up to \$40               | \$90 Co-pay                            | Up to \$40               |
| Premium Progressive   | \$75 Co-pay, 80% of Balance over \$120 | Up to \$40               | \$90 Co-pay, 80% of Balance over \$120 | Up to \$40               | \$90 Co-pay, 80% of Balance over \$120 | Up to \$40               |
| <b>Lens Options</b>   |  |                          |  |                          |  |                          |
| UV Coating  | \$15 Co-pay                            | Not Covered              | \$15 Co-pay                            | Not Covered              | \$15 Co-pay                            | Not Covered              |
| Tint (Solid and Gradient)                                   | \$15 Co-pay                            | Not Covered              | \$15 Co-pay                            | Not Covered              | \$15 Co-pay                            | Not Covered              |
| Standard Scratch-resistant                                  | \$15 Co-pay                            | Not Covered              | \$15 Co-pay                            | Not Covered              | \$15 Co-pay                            | Not Covered              |
| Standard polycarbonate                                      | \$40 Co-pay                            | Not Covered              | \$40 Co-pay                            | Not Covered              | \$40 Co-pay                            | Not Covered              |
| Standard anti-reflective coating                            | \$45 Co-pay                            | Not Covered              | \$45 Co-pay                            | Not Covered              | \$45 Co-pay                            | Not Covered              |
| Other add-ons and services                                  | 80% of Balance                         | Not Covered              | 80% of Balance                         | Not Covered              | 80% of Balance                         | Not Covered              |
| <b>Contact Lenses</b>                                       |  |                          |  |                          |  |                          |
| Contact Lens - Conventional                                 | 85% of Balance over \$130              | Up to \$104              | 85% of Balance over \$130              | Up to \$104              | 85% of Balance over \$115              | Up to \$92               |
| Contact Lens - Disposable                                   | Balance over \$130                     | Up to \$104              | Balance over \$130                     | Up to \$104              | Balance over \$115                     | Up to \$92               |
| Medically Necessary Contacts                                | \$0 Co-pay, paid in full               | Up to \$200              | \$0 Co-pay, paid in full               | Up to \$200              | \$0 Co-pay, paid in full               | Up to \$200              |

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Network and call center administered by EyeMed Vision Care, LLC, a Delaware Limited Liability Company. Claims administration provided by First American Administrators, Inc., an Arizona corporation and licensed Third Party Administrator. Billing and eligibility administered by BEST Life and Health Insurance Company, and licensed Third Party Administrator. Billing and eligibility administered by BEST Life and Health Insurance Company.

## Member Benefits

As a member of BEST Life, you automatically gain access to these additional discounts and benefits. Visit our website at [www.bestlife.com](http://www.bestlife.com) for more information.



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