

Murray School District



OPTICARE PLAN:

0-10-110C+

Murray School District

Products/Services	Select Network	Broad Network	Out-Of-Network
Eye Exam			
Eyeglass exam	100% Covered	\$10 Co-pay	\$45 Allowance
Contact exam	100% Covered	\$10 Co-pay	\$45 Allowance
Routine Dilation	100% Covered	Retail	Included above
Contact Fitting	100% Covered	Retail	Included above
Standard Plastic Lenses			
Single Vision	100% Covered	\$10 Co-pay	\$85 Allowance for lenses, options, and coatings
Bifocal (FT 28)	100% Covered	\$10 Co-pay	\$85 Allowance for lenses, options, and coatings
Trifocal (FT 7x28)	100% Covered	\$10 Co-pay	\$85 Allowance for lenses, options, and coatings
Lens Options			
Progressive (Standard plastic no-line)	\$10 Co-pay	\$50 Co-pay	
Premium Progressive Options	\$80 Co-pay	\$100 Co-pay	
Polycarbonate	\$20 Co-pay	\$40 Co-pay	
Anti-Reflective	\$40 Co-pay	\$45 Co-pay	
High Index	\$80 Co-pay	25% Discount	
Coatings			
Scratch Resistant Coating	100% Covered	\$10 Co-pay	
Ultra Violet protection	100% Covered	\$10 Co-pay	
Other Options	Up to 25% Discount	Up to 25% Discount	
Edge polish, tints, mirrors, etc.			
Frames			
Allowance Based on Retail Pricing	\$110 Allowance	\$100 Allowance	\$70 Allowance
Additional Eyewear			
Additional Pairs of Glasses Throughout the Year	Up to 50% Off Retail	Up to 25% Off Retail	
Contacts			
Contact benefits is in lieu of lens and frame benefit.	\$110 Allowance	\$100 Allowance	\$80 Allowance
Additional contact purchases:			
Conventional	Up to 20% off	Retail	
Disposables	Up to 10% off	Retail	
Frequency			
Exams, Lenses, Frames, Contacts	Every 12 months	Every 12 months	Every 12 months
Refractive Surgery			
LASIK	20% Off Retail	Not Covered	Not Covered

OPTICARE PLAN:

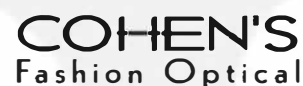
0-10-140C+

Murray School District

Products/Services	Select Network	Broad Network	Out-Of-Network
Eye Exam			
Eyeglass exam	100% Covered	\$10 Co-pay	\$45 Allowance
Contact exam	100% Covered	\$10 Co-pay	\$45 Allowance
Routine Dilation	100% Covered	Retail	Included above
Contact Fitting	100% Covered	Retail	Included above
Standard Plastic Lenses			
Single Vision	100% Covered	\$10 Co-pay	\$85 Allowance for lenses, options, and coatings
Bifocal (FT 28)	100% Covered	\$10 Co-pay	\$85 Allowance for lenses, options, and coatings
Trifocal (FT 7x28)	100% Covered	\$10 Co-pay	\$85 Allowance for lenses, options, and coatings
Lens Options			
Progressive (Standard plastic no-line)	\$10 Co-pay	\$50 Co-pay	
Premium Progressive Options	\$80 Co-pay	\$100 Co-pay	
Polycarbonate	\$20 Co-pay	\$40 Co-pay	
Anti-Reflective	\$40 Co-pay	\$45 Co-pay	
High Index	\$80 Co-pay	25% Discount	
Coatings			
Scratch Resistant Coating	100% Covered	\$10 Co-pay	
Ultra Violet protection	100% Covered	\$10 Co-pay	
Other Options	Up to 25% Discount	Up to 25% Discount	
Edge polish, tints, mirrors, etc.			
Frames			
Allowance Based on Retail Pricing	\$140 Allowance	\$130 Allowance	\$85 Allowance
Additional Eyewear			
Additional Pairs of Glasses Throughout the Year	Up to 50% Off Retail	Up to 25% Off Retail	
Contacts			
Contact benefits is in lieu of lens and frame benefit.	\$140 Allowance	\$130 Allowance	\$105 Allowance
Additional contact purchases:			
Conventional	Up to 20% off	Retail	
Disposables	Up to 10% off	Retail	
Frequency			
Exams, Lenses, Frames, Contacts	Every 12 months	Every 12 months	Every 12 months
Refractive Surgery			
LASIK	20% Off Retail	Not Covered	Not Covered



Right Glasses. Right Price. Right Now.





Opticare Vision™



MEMBER PORTAL ACCESS INSTRUCTIONS

Visit WWW.OPTICAREVISIONSERVICES.COM
From the main menu click on "MEMBER PORTAL"

MEMBER PORTAL

REGISTER AS A **NEW USER**

Click on "CLICK HERE TO REGISTER AND/OR ENROLL"

Please select the portal that you wish to register with,
select from the drop down "MEMBER"

Have your **Gateway Registration Code** ready - this
is the same as your Subscriber ID found on your
insurance card plus "01" for the employee.

Finish filling out the form and click **submit**.

OBTAIN **ID CARDS**

If you have already registered for the MEMBER
PORTAL, please login to your account.

- Login to **MEMBER PORTAL**
- Click on **PRINT TEMP ID CARD** from the
side menu.
- Your temporary card should automatically
download, if it doesn't, click on the blue link
"OPEN PDF"- choose **FILE > PRINT**




Opticare Vision™

If you have questions regarding registering or logging into your Member Portal account please
call the service number below. Reminder: your Gateway Registration Code is your subscriber
ID found on your Opticare Card plus "01" at the end. You can also submit
questions via the website.

WWW.OPTICAREVISIONSERVICES.COM

MEMBER SERVICE DEPARTMENT

801-869-2020



Frequently Asked Questions

How do I use my benefits?

Using your Opticare benefits is easy. Just locate a provider on www.opticarevisionservices.com or www.schedulemyexam.com and schedule your eye exam.

Remember to identify yourself as an Opticare member. You don't even need your Opticare card when you arrive at your appointment, every provider can look you up with just your name and date of birth.

What are my benefits?

You will receive a summary plan design when you enroll that will explain simply what your allowances and co-pays, you can also ask your HR department, call Opticare Member services at 1-800-363-0950, login to the Member Gateway Portal on our website or download the MyOpticare App on iTunes or GooglePlay.

What Is covered?

Opticare plans cover frames, lenses, basic coatings, contact lenses and eye exams. Some plans only cover the hardware and not the examination so refer to your plan document for specifics.

NOTE: benefits are always better in the Standard Optical network. Call 385-270-8200 to schedule an exam.

How do I file a claim?

When you visit an in-network provider you will not need to file a claim. The provider takes care of all of that for you. If you visit a provider that is not in network you can download and claim form on www.opticarevisionservices.com to fill out online or print and mail to us. Note: not all plans have out of network benefits so please check your plan design documents.

Member Services:

801-869-2020
800-363-0950

Website:

www.opticarevisionservices.com

Address:

1901 Parkway Blvd.
Salt Lake City, UT 84119





How often can I use benefits?

Most Opticare plans have an annual eye exam benefit as well as annual frame, lens and contact lens benefits. Some plans have a frame benefit offering every 2 years so check your plan outline to make sure.

How do I schedule my eye exam?

- 1) Click on our website:
www.opticarevisionservices.com and click on LOCATE PROVIDER from the menu.
- 2) Call 385-270-8200
- 3) Or schedule in real time:
www.standardoptical.net and click SCHEDULE EYE EXAM

Can I use benefits for contacts?

Certainly. Every plan has a contact lens allowance that can be used annually in lieu of the eyeglass benefit. This means if you use your benefits on contacts you cannot use the frame and lens benefit in the same plan year.

Can I use my benefits on LASIK?

Yes. Every Opticare plan has a rich refractive surgery benefit through Standard Optical. Their state-of-the-art LASIK Surgery Center is located in Holladay, Utah and has performed over

25,000 LASIK procedures. Call 801-272-8861 to schedule a free consultation or visit our website for more info.

Can I go to Costco or other Out of network providers?

If you visit a provider that is not in network you can download and claim form on www.opticarevisionservices.com to fill out online or print and mail to us. Note: not all plans have out of network benefits so please check your plan design documents.

I don't need glasses, should I get an exam?

Eye exams test for many more things than just your refractive error (prescription). A comprehensive eye exam can diagnose diabetes, hypertension, heart disease, immunodeficiencies such as lupus, sight threatening conditions like glaucoma and macular degeneration and other potentially serious health conditions like migraines, brain tumors, cancer and more. See our research paper on our website for more detailed info as well as the recommended eye exam intervals for people that don't require glasses.

Opticare Vision Services

On average, Opticare members save up to 72% off retail pricing.

How much does Opticare save me?

The average Opticare member saves 72% on glasses compared to retail pricing. This is a significant dollar savings, on average, of over \$350.

Can I use benefits on sunglasses?

Opticare covers prescription and non-prescription sunglasses with the regular frame and lens benefit.

How can I check eligibility, dependent info, claim status, etc?

Register and login to the Member Gateway Portal on www.opticarevisionservices.com, download the MyOpticare App or call member services at 1-800-363-0950.

Can I keep my Opticare plan if I lose my job?

If you've recently lost your job, you may be eligible to

continue your health insurance, including your Opticare plan for up to 18 months with COBRA. Coverage will continue to apply to family members and dependents who were originally covered under your plan. If you enroll in COBRA, you'll continue to have the same great coverage, but will have to pay the full premium of the plan, plus an administrative fee. You can compare the cost of COBRA against other health plans to see which options work best for you. To learn more about COBRA, visit <https://www.dol.gov/general/topic/health-plans/cobra>.

Are there new/extra precautions regarding COVID-19 that I should be aware of?

Many eye care providers will have new procedures or protocols to ensure your

safety during an eye exam. Check with your provider for specifics.

Click here for Standard Optical's COVID-19 Patient Protocol:

<https://www.standardoptical.net/coronavirus-update/>

Or visit the American Optometric Association's COVID-19 and Eye Safety link:

<https://www.aoa.org/healthy-eyes/caring-for-your-eyes/covid-19-eye-health-care-guide-for-patients?sso=y>

Eye Care is Health Care



How often should I get an eye exam?

An eye exam is recommended every year. Caring for your eyes should always be a part of your regular healthcare routine and as a rule, you shouldn't go longer than two years between eye exams. You may need to have your eyes examined more often if you have a family history of eye diseases, diabetes, have general poor health, or you're taking medications that may have potential side effects on the eye.

An eye exam can also help your doctor see signs of common health conditions like high cholesterol, high blood pressure, glaucoma and diabetes.

Can I use my FSA/HSA?

Absolutely. Medical savings accounts are a great way to pay for co-payments, non-covered upgrades or extras. All licensed Optometry providers are

approved for savings account spending.

Can I use benefits online?

You can use your benefits for glasses or contacts online at www.opticarevisionservices.com or www.standardoptical.net. Many providers like 1-800-CONTACTS are approved out of network providers which means you need to follow the out of network procedures for filing a claim.

What if I lose my card?

We will mail each primary policy holder 2 cards. If you lose them you can print a card on demand through the Member Gateway Portal on our website, use the MyOpticare App to access a card or call our member services team at: 1-800-363-0950.

What is my deductible or Out-of-Pocket Expenses:

Opticare plans do not have a deductible and most items are

covered by a co-pay. Any additional items not covered would be an out of pocket expense. Here are some examples of possible out-of-pocket expenses and co-pays:

- Scratch-resistant coating
- Anti-reflective coating
- Ultraviolet (UV) protection
- Progressive (no-line) lenses
- Specialty bifocal lenses
- Photochromic (Transitions) lenses

What Is the waiting period?

There is no waiting period for benefits. You will be eligible on the first of the month after your group or individual enrollment active or renewal date. You are subject to your employer benefits eligibility and probationary periods, so please check with your HR department regarding your benefit eligibility.



Opticare

VISION SERVICES



Opticare Vision™