



# Welcome to your vision plan



# Hello — it's so good to see you

Protecting your eye health matters. This guide has all the good-to-know info about the many different benefits you get from choosing a UnitedHealthcare Vision plan.

Here's the complete list of what's here for you. If you want to go to a specific topic, just click on the title and we'll take you right there.

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## Watch a vision plan in action

Scan this code to start the video.



**Save this guide**  
for future reference

# Review plan features and benefits

Keeping an eye on your vision health is an important part of preventive health care. Check out what's included in your vision plan.

## UnitedHealthcare Vision plan features



Access to a large network of vision providers



Contact lens allowance



Comprehensive eye exams and integrated services that check for serious medical conditions



Expanded pediatric vision benefit



Retinal screenings



Popular lens options



Contact lens benefits\*



Flexible frame coverage\*

## More benefits that are part of the plan

Take a look at a few more things you'll get.

### An easier way to tap into your benefits

After you enroll, go to [myuhcvision.com](https://myuhcvision.com). It's where you can find a network provider, manage your claims and more.

### Maternity and Children's Eye Care Program

Get coverage for a second eye exam each plan year for members up to age 13, at no additional premium cost. Standard copays apply.\*\*

### Laser vision correction

You have access to exclusive pricing within our national LASIK network. Learn more at [myuhcvision.com](https://myuhcvision.com).

For specific coverage details, please refer to your official plan documents.

\*Benefit applies to frame or contact lenses. Frame discounts do not apply when prohibited by frame manufacturer.

\*\*If there is a diopter change, the child and/or pregnant parent will receive a new pair of glasses at no charge.

# Help your eyes to better health

Review the value-adds you'll see in 2025 with your UnitedHealthcare Vision plan.

Benefits available	UnitedHealthcare Vision plan coverage			
	Standard Plan		Enhanced Plan	
<b>Service frequency</b>	Exam—once per calendar year Lenses—once per calendar year Frame—once per calendar year Contacts*—once per calendar year		Exam—once per calendar year Lenses—once per calendar year Frame—once per calendar year Contacts*—once per calendar year	
<b>Second exam and materials</b> for children (ages 0–12) and people who are pregnant or breastfeeding	Members who have a prescription change of 0.5 diopter or more in a plan year are eligible for a replacement frame and lenses at the same benefit level as the initial frame and lenses.			
<b>Exam copay</b>	\$10		\$0	
<b>Materials copay</b>	\$0		\$0	
<b>Vision benefits</b>	Network	Out-of-network	Network	Out-of-network
Eye exam	100%	Up to \$40	100%	Up to \$40
Single vision lenses	100%	Up to \$40	100%	Up to \$40
Lined bifocal lenses	100%	Up to \$60	100%	Up to \$60
Lined trifocal lenses	100%	Up to \$80	100%	Up to \$80
Lenticular	100%	Up to \$80	100%	Up to \$80
Retail frame allowance	Up to \$150	Up to \$45	Up to \$150	Up to \$45
Discount on frame overage	30%	N/A	30%	N/A
<b>Retinal screening</b>	\$39	N/A	\$39	N/A
Diabetics	\$0	N/A	\$0	N/A
<b>Frame benefit</b>	For frames that exceed the allowance, an additional 30% discount may be applied to the overage*			
<b>Lens options</b>	Standard scratch-resistant coating, polycarbonate lenses for dependent children (up to age 19)—covered in full		Standard scratch-resistant coating, photochromic or polycarbonate lenses for adults and dependent children (up to age 19) – covered in full, Tier 1 progressive, Tier 2 progressive, Tier 3 progressive, Tier 4 progressive and Tier 5 progressive lenses, Tier 1 anti-reflective edge coat, tint and UV coating	
<b>Contact lens benefit**</b>	Members choose 1 of the following options in lieu of eyeglasses:			
Covered formulary (see list)***	Up to 6 boxes	Up to \$175	Up to 8 boxes	Up to \$200
Non-formulary or elective lenses	Up to \$175	Up to \$175	Up to \$200	Up to \$200
Medically necessary	100%	Up to \$210	100%	Up to \$210

\*In lieu of eyeglasses.

\*\*30% discount available at most participating network provider locations. May exclude certain frame manufacturers. Please verify all discounts with your provider.

\*\*\*UnitedHealthcare offers a formulary of popular contact lens brands. If you use a contact lens from the formulary, you will receive 8 boxes, depending on the plan, per year at no charge to you. If you do not use a brand that is listed on the formulary, you will receive an allowance of \$175 or \$200 annually for contact lenses.



# Pay less for your lenses

This list highlights the discounted cost on our most popular lens options. Most other lens options are offered with at least a 20% discount off of retail prices.\* The amounts shown here are an additional cost to materials and exam copays (if applicable).

Coatings	Standard Plan	Enhanced Plan
Standard scratch coating	No charge	No charge
Scratch warranty	\$10	\$10
Tint	\$14	\$0
UV coating	\$16	\$0
Photochromic	\$67	\$0
Anti-reflective Tier I	\$30	\$0
Anti-reflective Tier II	\$50	\$40
Anti-reflective Tier III	\$75	\$40
Anti-reflective Tier IV	\$95	\$50
Lenses		
Roll and polish edges	\$13	\$13
Progressive Tier I	\$55	\$0
Progressive Tier II	\$100	\$0
Progressive Tier III	\$150	\$0
Progressive Tier IV	\$200	\$0
Progressive Tier V	\$250	\$0
Materials		
High index (< 1.66)	\$53	\$53
High index (1.66–1.73)	\$63	\$63
Polycarbonate**	\$33	\$0

## Check your lens options

Visit [myuhcvision.com](https://myuhcvision.com) or scan this code to learn more.



\*Prices reflected are subject to change. Exact pricing and product availability may vary. Confirm cost and coverage with your provider prior to purchasing. Non-covered services and discounts may not be available from all providers.

\*\*\$0 for dependent children.

# Maximize your benefit with popular contact lens brands



Your UnitedHealthcare Vision plan offers a selection of popular contact lenses to help you get the most out of your coverage. If you choose contact lenses that are not included in this list, you may use your contact lens allowance toward your purchase. Your eye doctor can help determine which contact lenses are best for you.

## Contact lens selection list\*

### Daily replacement\*\*

- Alcon DAILIES® AquaComfort Plus® (30 lenses per box)
- Bausch + Lomb Biotrue® ONEday (30 lenses per box)
- CooperVision® clariti® 1 day (30 lenses per box)
- CooperVision® clariti® 1 day toric (30 lenses per box)
- Johnson & Johnson 1-Day ACUVUE® Moist® (30 lenses per box)

### Bi-weekly replacement\*\*

- Bausch + Lomb SofLens® 38 (6 lenses per box)
- CooperVision® Avaira Vitality™ (6 lenses per box)
- CooperVision® Biomedics® 55 Premier (6 lenses per box)
- Johnson & Johnson ACUVUE® 2 (6 lenses per box)

### Monthly replacement\*\*

- Alcon AIR OPTIX® Night & Day® Aqua (6 lenses per box)
- Alcon AIR OPTIX® plus HydraGlyde® (6 lenses per box)
- Bausch + Lomb PureVision® 2 (6 lenses per box)
- Bausch + Lomb Ultra® (6 lenses per box)
- CooperVision® Biofinity® (6 lenses per box)
- CooperVision® Biofinity Energys™ (6 lenses per box)
- CooperVision® Proclear® sphere (6 lenses per box)
- Johnson & Johnson ACUVUE® Vita® (6 lenses per box)



## See a full list

Sign in to [myuhcvision.com](https://myuhcvision.com) or scan this code to get coverage details.

\*The list may not apply at select network providers including but not limited to Costco®, LensCrafters®, Oakley®, Pearle Vision®, Sam's Club®, Shopko Optical®, Target®, Visionworks, Walmart®, Warby Parker and online retailers. Please confirm the cost of your contact lenses with your provider before making your purchase. This contact lens selection list is subject to change.

\*\*Your wearing schedule may vary. Your doctor will tell you how often to change your contact lenses.

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# With our large vision network, there's always a provider in sight

Finding a network provider who meets your lifestyle, eye care and eyewear needs is easier with UnitedHealthcare. With the UnitedHealthcare Vision Network, you can take advantage of personalized care at a local doctor or convenient evening and weekend hours at many well-known retail chains or specialty online retailers.

## Well-known practices and brands in our large national network include:

- **1-800 Contacts**—including ExpressExam\*
- Allegany Optical
- America's Best
- Bard Optical
- **befitting.com**
- Berkeley Eye Center
- Clarkson Eyecare
- Cohen's Fashion Optical
- Costco Optical
- Dr. Tavel Family Eye Care
- Eye Doctor's Optical Outlets
- Eyeglass World
- EyeMart Express
- For Eyes
- General Vision Services
- **GlassesUSA.com**
- Henry Ford OptimEyes
- JCPenney Optical
- LensCrafters—including **lenscrafters.com**
- Meijer Optical
- Midwest Vision Centers
- My Eye Lab
- MyEyeDr.
- National Vision
- Nationwide Vision
- Pearle Vision
- Rosin Eyecare
- Rx Optical
- Sam's Club
- SEE Inc.
- Shawnee Optical
- Shopko
- Stanton Optical
- Sterling Optical
- SVS Vision
- Target Optical—including **targetoptical.com**
- Texas State Optical
- Today's Vision
- Total Vision
- Vision Source
- Visionworks
- Vista Optical
- Walmart
- Warby Parker—including **warbyparker.com**
- Wisconsin Vision

## Find a provider

Call **1-800-638-3120**, sign in at **myuhcvision.com** or scan this code to get started.



## See more ways to save

Visit **uhcontacts.com** or **uhcglasses.com** to browse a variety of contact lens brands and eyewear frames.

\*For virtual prescription renewal only. ExpressExam may not be available for all vision plans and is not in all states.

The examples provided are for general knowledge purposes only and should not be interpreted as a preference or recommendation of any particular provider, brand, or company. We encourage members to choose providers based on their individual needs and preferences.



# Use your vision benefits at Warby Parker



You could save on prescription glasses, sunglasses, contacts and eye exams in stores or online.

## Finding your perfect pair is easy

Try on 5 frames through Warby Parker's Home Try-On program or see styles instantly on your face with the Virtual Try-On tool in the Warby Parker app.\*

Every pair of glasses comes with anti-reflective and scratch- and smudge-resistant lenses. Prescription sunglasses are scratch-resistant and polarized to reduce glare.

Here are your options**	Without vision insurance, you may pay...	With a UnitedHealthcare Vision plan*** you pay...
Single-vision eyeglasses	\$95	<b>Only your copay</b>  Seriously, that's it.
Single-vision eyeglasses with high-index lenses	\$125	
Single-vision prescription sunglasses	\$195	
Single-vision prescription sunglasses with high-index lenses	\$295	
Progressive eyeglasses	\$295 <sup>†</sup>	
Progressive prescription sunglasses	\$375 <sup>†</sup>	
Comprehensive eye exam (at participating stores)	\$97	

### Wear contact lenses?

Your plan may apply toward them, too. Shop Scout, Warby Parker's own brand of daily contacts, plus other daily, biweekly and monthly lenses.



## Learn more

Visit [warbyparker.com/united](https://warbyparker.com/united) or scan this code

\*iPhone® X or higher.

\*\*This is the amount owed by most UnitedHealthcare members whose plans are eligible to be used at Warby Parker.

\*\*\*All options listed are examples only and are limited to 1 eyewear purchase per plan year.

<sup>†</sup>Price reflects the standard (base) progressive offering at Warby Parker.

# Explore benefits that go beyond eye care



With a UnitedHealthcare Vision plan, you'll have access to our Discount and Rewards Marketplace, powered by BenefitHub™, which provides discount offers on services and products.

## Valued savings from leading brands

Take advantage of savings on 200+ items and services such as:



**Contact lenses** – 10% savings on a range of leading brands



**Eyeglasses and sunglasses** – Shop a wide variety of frames, lenses and coatings – some available at no additional cost



**Laser vision correction** – Up to 35% savings through QualSight® LASIK, the nation's largest network of LASIK surgeons\*



**quip Smart Electric Toothbrushes for kids and adults** – Up to 30% savings on quip Smart Electric Toothbrushes and accessories\*\*



**Hearing aids** – Savings on advanced-technology hearing aids



**ExpressExam from 1-800 Contacts\*\*\*** – Renew your eyewear prescription virtually at no additional cost



## Learn more

Visit [uhc.com/benefithub](https://uhc.com/benefithub) or scan this code

\* As of October 2023.

\*\*Offer applies to select plans for new Fully Insured UnitedHealthcare Dental customers nationwide (group size 100–1,000) except in AK, HI, ND, NM, NY and WA for plan effective dates through Jan. 1, 2024. Brushes to be redeemed by Dec. 31, 2024. Offer not available on all plan designs.

\*\*\*ExpressExam may not be available for all vision plans and is not in all states.

# Helping to enhance your health through better hearing



Whether hearing loss is new or you've been wearing hearing aids for years, UnitedHealthcare Hearing is here to help you get on a path toward better hearing. From access to expert care from network providers to easy-to-use hearing aid technology, you'll get support all along your hearing journey.

## Take the first step

UnitedHealthcare Hearing includes a hearing exam and consultation with a hearing professional at no additional cost to you—so you can:

- Have your hearing evaluated
- Get a personalized recommendation for hearing aid options that may work well for you
- Find professionally programmed and fitted hearing aids that fit your needs and are comfortable for all-day wear
- Receive follow-up hearing aid support and help learning how to use all of the device's features

# Find the right hearing aid for you — with sound help along the way

If you're just getting started with hearing aids, UnitedHealthcare Hearing can help you understand the options and which ones might best fit your lifestyle and budget. Explore a range of technology levels, prices and expert support, including:

- Over-the-counter hearing aids, which are a do-it-yourself solution and available without a visit to a hearing care professional or prescription
- Private-label prescription hearing aids made by a long-established, high-quality company are a great value for the price
- UnitedHealthcare Hearing's broad selection of brand-name prescription hearing aids offer the full range of technology options, such as automatic programming for different hearing environments

## UnitedHealthcare Hearing is here for you

To learn more or request an appointment, visit [uhchearing.com/employee](https://uhchearing.com/employee) or call **1-866-926-6632**, TTY 711, Monday–Friday 8 a.m.–8 p.m. CT.

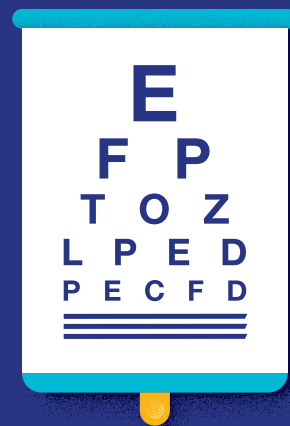


## Take the hearing health questionnaire

Visit [uhchearing.com/quiz/start](https://uhchearing.com/quiz/start) or scan this code to get started.



# Enjoy the freedom of LASIK at a value that's clear



Ready to break up with your glasses or contacts? See how you can save with your UnitedHealthcare Vision plan.

## See the savings

You have access to discounts on laser vision correction procedures through our alliance with QualSight LASIK. All QualSight LASIK surgeons offer members a discount of up to 35% off national pricing.

## Experience the value

When you choose QualSight LASIK, you get many additional benefits, including:

- A free LASIK consultation
- Bladeless laser vision correction procedures
- The choice of more than 800 locations nationwide
- Financing options
- Enhancements for optimal vision correction results, with extended enhancement plans also available
- Personal QualSight Care Manager for 1-on-1 help throughout the process

Save up to  
**35%**  
on laser vision  
correction at  
QualSight LASIK



## Get more info

Call 1-855-321-2020, visit [uhc.qualsight.com](https://uhc.qualsight.com) or scan this code



## Renew eyewear prescriptions in minutes

As a UnitedHealthcare Vision member, you'll be able to renew your eyewear prescription virtually with ExpressExam.\* This is available at no additional cost and is a quick, simple way to ensure you're prioritizing your vision care.

### How renewing works:



**Take the exam** – Use your phone or computer to take an online vision exam. It only takes about 10 minutes.



**Doctor review** – A certified ophthalmologist in your state reviews your exam results.



**Get your prescription** – If approved, your renewed prescription will be ready to use within a few hours.

### Get started

Visit [expressexam.com/uhc](https://expressexam.com/uhc)  
or scan this code to start  
your exam.



\*ExpressExam may not be available in all states. ExpressExam is currently not available in DE, DC, HI, ID, KS, LA, MI, NJ, NM, PR, SC, SD and WV, but this list is subject to change.



# Helping protect eye health at every stage

Eye or vision changes may be more frequent for those who are pregnant or breastfeeding—and for growing kids, too. So it's good to know your UnitedHealthcare Vision plan includes expanded benefits designed to support optimal eye health when it may be needed most.

These expanded vision benefits for those who are pregnant or breastfeeding—as well as covered children up to age 13—are included at no additional premium cost:

## Coverage for a second eye exam

If you notice changes to your vision during the plan year, you can get your eyes checked a second time without paying an additional premium; standard copays apply.

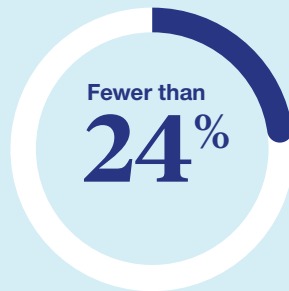
## Coverage for 1 new pair of glasses (frames and lenses)

If your prescription changes .5 diopter\* or more in a plan year, you can get new glasses without paying an additional premium; standard copays apply.

## The importance of vision care



of those who are pregnant experience a change in their vision<sup>2</sup>



of preschool children get an eye exam<sup>3</sup>



of school vision screenings miss vision problems<sup>3</sup>



## Find a nearby provider

Search over 170,000 locations<sup>1</sup> across the country at [myuhcvision.com](https://myuhcvision.com)—or scan this code.

\*Refractive changes less than 0.50 diopter are considered normal variations and do not require a change in lenses.

<sup>1</sup> Network snapshot report (internal report), July 2023.

<sup>2</sup> Baby Center. Vision changes during pregnancy. [babycenter.com/pregnancy/your-body/vision-changes-during-pregnancy\\_1456567](https://www.babycenter.com/pregnancy/your-body/vision-changes-during-pregnancy_1456567). Accessed October 2023.

<sup>3</sup> American Optometric Association. School-aged vision: 6 to 18 years of age. [aoa.org/healthy-eyes/eye-health-for-life/school-aged-vision?ss=y](https://www.aoa.org/healthy-eyes/eye-health-for-life/school-aged-vision?ss=y). Accessed July 2023.



# Lens options:

## Definitions and recommendation guidelines

This glossary is to help you understand the types of coatings, lenses and materials that are listed as your lens options.

### Coatings

**Anti-reflective (AR) coating:** A coating that is added to lenses to reduce reflection, glare and smudges and help sharpen vision in all lighting conditions. Some AR lenses also filter blue light when you use electronic devices. There are 4 tiers of AR coatings available—each tier offers a different level of scratch and glare resistant protection, with Tier IV giving the highest level of protection, including features to help keep your glasses cleaner. Recommended for everyone; this is the second most popular item people add to their glasses.

**Photochromic:** Lenses that darken when they are exposed to unfiltered sunlight and lighten when indoors. Recommended for people who don't like switching between prescription glasses and prescription sunglasses. Photochromic lenses also help protect your eyes from UV and blue light.

**Standard scratch coating:** Protects against scratches on your eyeglass lenses. This is included on the majority of lenses at no additional charge to you.

**Tint:** Adds color to your lenses, most commonly to transform your prescription lenses into sunglasses. In addition to shading the eyes, tint can be used to reduce glare and improve contrast. Recommended for people who want their sunglasses to include their prescription.

**UV coating:** Offers protection for your eyes against UV light (sunlight that's harmful to you).

### Lenses

**Progressive:** Sometimes called “no-line bifocals” because they don't have bifocal or trifocal segment lines. Progressives are designed to help your eye transition between near and far distances, similar to what the eye does naturally. There are 5 tiers of progressive lenses on our lens options list. Each tier offers different levels of technology. Tier I is the most cost-conscious option and typically used for those getting their first non-lined bifocal, where Tier V includes lenses that provide more natural-feeling vision. Higher tier progressives often provide a smoother transition for your near-to-far field of vision. Recommended for people who need bifocals but don't want visible lines in their glasses.

**Enhanced single vision:** These all-day wear lenses are enhanced to address the demands of a digital-heavy lifestyle. This type of single vision lens has an optimized design that may help prevent eye strain associated with increased screen time and digital device use. Many of these lenses also have properties that filter harmful blue light, and often require the addition of an AR coating. Members receive a 20% discount at most providers on these lenses. Discuss with your provider if these lenses may be right for you.

### Materials

**High-index lenses:** These lenses are thinner than other lens materials—reducing lens weight and thickness—and offer UV protection for your eyes. Recommended for people with higher prescriptions who want thinner, lighter lenses.

**Polarized:** Help filter reflected light that is traveling in a horizontal rather than vertical direction, providing additional glare reduction. Polarization is popular in sunglasses and available in many non-prescription sunglasses sold in stores. Members receive a 20% discount at most providers. Recommended for people who are light sensitive, spend lots of time driving, or enjoy water activities like skiing, boating and fishing.

**Polycarbonate:** Made from a thinner, lighter material that offers better impact resistance than regular plastic lenses. This material is the most commonly selected lens option. Polycarbonate lenses also offer UV protection for your eyes. Polycarbonate lenses for dependent children are offered to you at no additional charge. Recommended for children or people who play sports.

# Good-to-know vision plan info

## Discounts

**Laser vision**—UnitedHealthcare has collaborated with QualSight LASIK, the largest LASIK manager in the United States, to provide our members with access to discounted laser vision correction services. Member savings represent up to 35% off the national average price of Traditional LASIK. Contracted prices start at \$945 per eye for Traditional LASIK and \$1,395 per eye for Custom LASIK. Discounts are also provided on newer technologies such as Custom Bladeless (all laser) LASIK. For more information, visit [uhc.qualsight.com](http://uhc.qualsight.com).

**Additional material**—At a participating network provider, you will receive up to a 20% discount on an additional pair of eyeglasses or contact lenses. This program is available after your vision benefits have been exhausted. Please note that this discount shall not be considered insurance, and that UnitedHealthcare shall neither pay nor reimburse the provider or member for any funds owed or spent. Additional materials do not have to be purchased at the time of initial material purchase.

**Contact lens** — Order extra contact lenses at [uhccontacts.com](http://uhccontacts.com) for 10% off.

**Hearing aids** — As a UnitedHealthcare Vision plan member, you can save on custom-programmed hearing aids when you buy them from UnitedHealthcare Hearing. To find out more, go to [uhchearing.com](http://uhchearing.com). When placing your order, use promo code MYVISION to get the special price discount.

**Blue Light Eyesafe** — UnitedHealthcare Vision has collaborated with Eyesafe® to provide members with a 20% discount off the retail price on blue-light screen filters for their devices. Members can receive the discount by visiting [myuhcvision.com](http://myuhcvision.com) and clicking on the Eyesafe link.

**ExpressExam from 1-800 Contacts\*** — Renew your eyewear prescription virtually at no additional cost.

**Eyeglasses and sunglasses** — Shop a wide variety of frames, lenses and coatings — some available at no additional cost. Try on new styles using the virtual mirror and access 24/7 customer support. Visit [uhcglasses.com](http://uhcglasses.com).

## Network

Always identify yourself as a UnitedHealthcare Vision member when making your appointment. This will assist the provider in obtaining your benefit information.

Your participating provider will help you determine which contact lenses are available in the UnitedHealthcare formulary.

Patient lens options, which are not covered in full, may be available at a discount at participating providers. Based on state guidelines, lens materials and options may not be available at these discounted prices at all provider locations. Please ask your provider for details. The Lens Options list can be found at [myuhcvision.com](http://myuhcvision.com).

## Choice and access of vision care providers

UnitedHealthcare offers its vision program through a national network including both private practice and retail chain providers. To access the Provider Locator service or for a printed directory, visit [myuhcvision.com](http://myuhcvision.com) or call **1-800-638-3120**, 24 hours a day, 7 days a week. You may also view your benefits, search for a provider or print an ID card online at [myuhcvision.com](http://myuhcvision.com).

**Network provider**—Copays and non-covered patient options are paid to provider by program participant at the time of service.

**Out-of-network provider**—Participant pays all billed charges to the provider, and UnitedHealthcare reimburses the participant for services rendered up to the maximum allowance. Copays do not apply to out-of-network benefits. Receipts for payments should be submitted within 90 days after the date of service to the following address: UnitedHealthcare Vision, Attn. Claims Department, P.O. Box 30978, Salt Lake City, UT 84130. Members can also file a claim online or by fax at 1-248-733-6060. If it was not reasonably possible to give written proof in the time required, the Company will not reduce or deny the claim for this reason. However, proof must be filed as soon as reasonably possible, but no later than 1 year after the date of service unless the covered person was legally incapacitated.

## Customer service is available

Call toll-free **1-800-638-3120**, 8 a.m.–11 p.m. ET, Monday–Friday, and 9 a.m.–6:30 p.m. ET on Saturday. Read your plan carefully — this benefit summary provides a very brief description of the important features of your plan. This is not the insurance contract. Your full rights and benefits are expressed in the actual plan documents that are available to you upon your request to us.

\*ExpressExam may not be available for all vision plans and is not in all states.



1-800-638-3120



[myuhcvision.com](https://myuhcvision.com)

**United  
Healthcare**



Trinity Health

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC. INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete coverage details, contact either your broker or the company.

The BenefitHub Discount Program is NOT insurance. The discount program provides discounts with certain retail participants. The discount program does not make payments directly to the retailers. The discount program member is obligated to pay for all services or products but will receive a discount from those retail participants who have contracted with the discount plan organization.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

UnitedHealthcare Hearing is part of UnitedHealthcare, which is one of the businesses of UnitedHealth Group (NYSE: UNH), a diversified health care company.

All trademarks are the property of their respective owners.

The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

We provide free services to help you communicate with us, such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call 1-800-638-3120, TTY 711.

ATENCIÓN: Si habla español (Spanish), hay de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請致電：1-800-638-3120, TTY 711