



EXPLORE OPTICARE VISION PLANS

2020-2021 | OPTICARE VISION SERVICES



OpticareVisionTM

LEARN EVERYTHING YOU NEED TO KNOW TO PREPARE A VISION QUOTE FOR YOUR CLIENT

VISION PLANS THE BASICS

Opticare offers members and clients many options to satisfy their needs. Every plan offering includes an annual comprehensive eye examination, the highest quality prescription lenses with an array of lens options, even speciality and occupational lenses, as well as the industry's widest variety of frame allowance options. Contact lens benefits, refractive surgery benefits and discounts for additional pairs of glasses at an industry high of 50% off make Opticare the elite vision plan provider. Take a look.

Read our research paper on the importance of eye exams and the recommended intervals.

Prescription Lenses

Let's take you through the basics of prescription lenses, materials, designs and add-ons. Lenses come in various materials and designs, and depending on prescription and desired use of the lens, you may want one particular style versus another.

Materials: Lenses are available in plastic (CR-39), polycarbonate (thin, light and impact resistant), High-Index (ultra thin for high rx's)

All Opticare plans cover lenses in plastic, which is lighter and safer than glass. This lens can be made in any prescription and with virtually any add-on or coating available. Polycarbonate is the most common upgraded lens material and is the lens

option of choice for most Opticare members. It is 25-35% thinner and lighter than plastic and is the safest and most impact resistant lens in the world, making it the choice for all children's eyewear, sunglasses, sport goggles, active lifestyle patients and anyone who may be generally hard on their glasses. High-Index is a premium lens product, and while it does not have the same impact resistant properties as polycarbonate, in very high prescription ranges (-4.00 and above) it is the thinnest and most aesthetically pleasing lens on the market. High Index lenses are often designated by numbers (index of refraction) like 1.60, 1.67, 1.71 and 1.74. This number is the result of a math equation that will bore you to death, so in the simplest terms, the higher the number, the thinner the lens in high prescription ranges. 1.74 High

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Index is the thinnest lens in the world in a high power, but note, in moderate to low powers the member will see little to no benefit from this product. Polycarbonate and High Index lenses are available on every plan design.

Coatings and Add-Ons

We cover scratch and UV coating for free on many plans and no more than \$10 in network. 95% of Opticare members have this coating and it's recommended on every lens. The most common lens upgrades are anti-reflective (no-glare) treatment, Transitions (light-responsive lenses) and BluDefense Technology Lenses. Opticare Plans cover upgrades to no-glare and transitions for a co-pay or a discount, however, Opticare is an industry trailblazer when it comes to blue-light blocking technology. Studies show (see resource hub for more information) that humans are experiencing many serious symptoms as a result of prolonged exposure to blue light emitting technology like phones, tablets, TV and computer screens. Our plans offer BluDefense treatment on any lens for a small up charge.

Frame Allowances

While most vision plan providers offer 1-2 frame allowance options, Opticare Vision plans offer more than 10 frame allowance options allowing you to customize your offering for your clients and members. These allowances are available starting at \$100 and as high

as \$210. This flexibility is unmatched in the industry and will satisfy even the most particular eyeglass enthusiasts. Our most popular allowances are in the \$130-\$160 range. Frame allowance are often better in the Standard Optical Select Network and an additional \$20-\$30 allowance increase is available for exclusive Standard Optical brands like Schubach Originals. When building your plan design quote, you'll need to decide which frame allowance option works best for you.

Contact Lenses

Contact Lenses are covered with an allowance much like frames and are available in lieu the glasses benefit annually. Opticare providers carry every lens available on the market and we also offer on-line lens ordering and home delivery.



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Refractive Surgery - LASIK, ICL, PRK and RLE. Now that is a lot of acronyms. No need to worry, our refractive surgery resource will explain in detail each of the glasses-eliminating procedures in detail. Here's the important stuff. Opticare partners with market leading laser surgeons at Standard Optical and offer any refractive procedure for 20% off retail pricing. Over 25,000 Opticare members have had LASIK since 1999.

Network. Opticare contracts with over 30,000 providers including regional and national chains as well as independent Optometry offices. We have negotiated extreme discounts in the Standard Optical network, which often have \$0 co-payments and richer frame allowances, but our broad network providers accept all members for co-pays that exceed the industry averages usually \$10 for most items .

Plan Nomenclature

Opticare plans use a naming device to easily identify the benefits for exam co-pays, frame allowance and network access. The first number is the select network

exam for-pay. The second number is the broad network (30,000+ providers) exam co-pay. The third number is the frame allowance in the select network and the last letter (A,B or C) is the network access. A is Standard Optical only network with no out of network benefits., B is in-network and out of network. C is the best option, with Standard Optical, in network (30,000 providers), and out of network benefit. Example: 0-10-110C is \$0 exam co-pay, \$10 exam co-pay in network, \$110 frame allowance with the best access 3 column network option.

In summary, when building the right plan

design offering for your client or employee, the main factor that requires some input is the frame allowance. Superior lens benefits and upgrades are included in every Opticare plan as well as examination and LASIK services so it's up to you to decide on frame allowance options. Here's a quick guide that may help:

Check out some of our most popular plan designs

0-10-110C

0-10-140C

0-10-170C

0-10-210C

OpticareVision SERVICES			
OPTICARE PLAN:			
0-10-140C			
Products/Services	Select Network	Broad Network	Out-Of-Network
Eye Exam			
Eye Exam	100% Covered	\$10 Co-pay	\$45 Allowance
Contact exam	100% Covered	\$10 Co-pay	\$45 Allowance
Routine Dilatation	100% Covered	Retail	Included above
Contact Fitting	100% Covered	Retail	Included above
Standard Plastic Lenses			
Single Vision	100% Covered	\$10 Co-pay	\$75 Allowance for lenses, options, and coatings
Bifocal (FT 28)	100% Covered	\$10 Co-pay	\$75 Allowance for lenses, options, and coatings
Trifocal (FT 7x28)	100% Covered	\$10 Co-pay	\$75 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	\$75 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