

# TERMS AND CONDITIONS

**This proposal** requires the completion of GROUP MASTER APPLICATION for all new groups and a secure electronic or physical signature for renewal groups. This proposal represents a summary of benefits. Details on covered services and products will be contained in Group Contract and Certificate of Coverage. Signing this agreement does not constitute insurance coverage but does signify the intent of Opticare and the group to execute the MASTER GROUP APPLICATION and Group Contract. The listed agent must be appointed prior to the execution date on the MASTER GROUP APPLICATION AND CONTRACT. **Any item listed as a discount** is a merchandise discount only and not an insured benefit. Discounts vary by providers, see provider for details Up to 20% Discount off balance above Frame Allowance is offered on most plans. Refer to plan document for details. 50% discount on multiple pairs is through the Standard Optical network and may vary by non-Standard Optical provider, ask provider for details. LASIK (Refractive surgery) is available through Standard Optical Locations ONLY. LASIK services are not an insured benefit – this is a discount only and based on retail pricing. Lifetime Assurance Program is available for an additional fee and is not subject to the 20% discount. Financing options are available through Care Credit. All pre & post-operative care is provided by Standard Optical.

**Out of Network** – reimbursement requires the completion of the Out-of-Network Claim Form and can be downloaded on [www.opticarevisionservices.com](http://www.opticarevisionservices.com). The Out-of-network benefit may not be combined with promotional items and is only eligible for services rendered through licensed optometrists, opticians or other licensed and recognized healthcare providers as outlined by Utah Department of Occupational and Professional Licensing. Grey or black markets, especially contact lenses, can be very dangerous and claims for products purchases through unauthorized channels will be denied, including novelty or theatrical contact lenses. Online purchases at approved providers only. For more Information, please visit [www.opticarevisionservices.com](http://www.opticarevisionservices.com) or call 800-363-0950. **Grievances** can be sent to Opticare Vision Services c/o Grievance Department, 1901 Parkway Blvd., Salt Lake City, UT 84119. A grievance form can be downloaded from [www.opticarevisionservices.com](http://www.opticarevisionservices.com).

**Disclosures of ownership.** Opticare of Utah, Inc. DBA Opticare Vision Services is a Utah Corporation and shares common ownership with Standard Optical Company. Opticare of Utah not a division, partially or wholly owned subsidiary of any company and maintains separate bylaws, articles of incorporation and financial records. Opticare of Utah and Standard Optical Company have a management services contract and network provider agreement and Standard Optical must maintain NCQA national standards for credentialing.

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**Underwritten** – by Opticare of Utah, Inc. DBA Opticare Vision Services a Utah domestic licensed limited health plan and equal opportunity employer.