



2025 Vision Benefit Guide

City of Orlando





Our Vision is in your future



See Clearly to Live Fully

Understanding what’s available to you and how to get the most out of your Avēsis vision plan helps keep your out-of-pocket expenses low. Our extensive provider network offers services at a good cost with quality oph, opt, and major retailers near you. **Your plan includes the benefits below.**

Routine Eye Exam

Your plan provides coverage for an annual comprehensive eye exam, covered in full (after copay, if applicable). Those routine eye exams can anticipate a host of health issues:¹

- Diabetes
- High blood pressure
- High cholesterol
- Glaucoma, cataracts, macular degeneration
- Thyroid disease
- Autoimmune disorders
- Tumors
- Cancer

FRAMES

Your plan entitles you to a pair of frames up to your frame allowance.

Standard Spectacle Lenses

Your plan entitles you to a pair of standard spectacle lenses, covered in full after a materials copay (if applicable).

Contact Lenses

Your plan covers contact lenses up to your plan allowance, instead of frames and spectacle lenses.

LASIK Benefit

The one-time LASIK benefit is in addition to, not in place of, your eyeglass or contact lens benefit. Using our LASIK partner, Quallsight, saves members up to 25 percent on the provider’s lowest advertised price. For participating providers, visit <https://www.quallsight.com/-avesis>.

Enhanced Vision

You can access and manage your benefits from the member portal at www.avesis.com.

If you have questions about your vision care benefits, please contact your HR department. Check out the FAQ section at www.avesis.com/members for answers to common questions.

Using your benefits is easy as 1-2-3.



1. Locate a provider.

Use our provider directory — at www.avesis.com, or at 844-608-3873 — to find a provider within a 5- to 50-mile radius.



2. Make an appointment.

Identify yourself as an Avēsis member. The provider’s staff will verify benefits before your visit.



3. See the provider.

That’s it! You can relax knowing that our in-network providers give you the best value — in both benefit dollars and satisfaction.

¹ <http://yoursightmatters.com/7-health-problems-eye-exams-can-detect/>, accessed May 2018.

Material discussed is meant for general informational purposes only and is not to be construed as medical advice. Although the information has been gathered from sources believed to be reliable, please note that individual situations can vary. You should always consult a licensed professional when making decisions concerning eye care.

City of Orlando Vision Care



Group Number: 30917-1007

| Vision Care Services | In-Network Member Cost | Out-of-Network Reimbursement |
|--|---|-------------------------------------|
| Vision Examination | | |
| Includes refraction | Covered in full after a \$10.00 copay | Up to \$40.00 |
| Contact Lens Fit and Follow-up | Covered in full | Up to \$25.00 |
| Materials* | | |
| | \$20.00 Copay (Materials copay applies to frame or spectacle lenses, if applicable.) | |
| Frame Allowance | | |
| (Up to 20% discount above frame allowance.) | Up to \$175.00 max‡ | Up to \$50.00 |
| Standard Spectacle Lenses | | |
| Single Vision | Covered in full after \$20.00 copay | Up to \$40.00 |
| Bifocal | Covered in full after \$20.00 copay | Up to \$60.00 |
| Trifocal | Covered in full after \$20.00 copay | Up to \$80.00 |
| Lenticular | Covered in full after \$20.00 copay | Up to \$80.00 |
| Lens Options | | |
| Standard Scratch-Resistant Coating | Covered in full | Up to \$5.00 |
| Scratch Warranty | \$10.00 | N/A |
| Standard Anti-Reflective Coating | \$40.00 | N/A |
| Premium Anti-Reflective Coating | \$80.00 | N/A |
| Platinum Anti-Reflective Coating | \$90.00 | N/A |
| Polycarbonate (Children) | Covered in full | Up to \$10.00 |
| Polycarbonate (Adults) | \$33.00 | N/A |
| High Index (<1.66) | \$53.00 | N/A |
| High Index (1.66 – 1.73) | \$63.00 | N/A |
| Tint | \$14.00 | N/A |
| Photochromic | \$67.00 | N/A |
| Ultraviolet Coating | \$16.00 | N/A |
| Level 1 Progressives | Covered in full | Up to \$40.00 |
| Level 2 Progressives | Covered in full | Up to \$48.00 |
| Level 3 Progressives | Covered in full | Up to \$48.00 |
| Level 4 Progressives | \$250.00 | Up to \$48.00 |
| Roll and Polish Edges | \$13.00 | N/A |
| Polarized Lenses | \$75.00 | N/A |
| PGX/PBX | \$40.00 | N/A |
| Contact Lenses* (in lieu of frame and spectacle lenses) | | |
| Elective (10% discount on amount exceeding allowance) | \$130.00 max | Up to \$110.00 |
| Medically Necessary | Covered in full | Up to \$250.00 |
| Refractive Laser Surgery | | |
| | Onetime/lifetime \$150.00 allowance and discount up to 25% | Onetime/lifetime \$150.00 allowance |
| Frequency | | |
| Eye Examination | Once every calendar year | |
| Lenses or contact lenses | Once every calendar year | |
| Frame | Once every other calendar year | |

Monthly Rates

| Tier | Premium |
|-----------------------|---------|
| Employee Only | \$6.54 |
| Employee + Spouse | \$11.84 |
| Employee + Child(ren) | \$12.29 |
| Employee + Family | \$18.94 |

Bi-Weekly Rates

| Tier | Premium |
|-----------------------|---------|
| Employee Only | \$3.02 |
| Employee + Spouse | \$5.46 |
| Employee + Child(ren) | \$5.67 |
| Employee + Family | \$8.74 |

Reliable & Dependable

Avēsis is a national leader in providing exceptional vision care benefits for millions of commercial members throughout the country.

The Avēsis vision care products give our members an easy-to-use wellness benefit that provides excellent value and protection.

How can we help you?

Avēsis Website:

www.avesis.com

Customer Service:

844-608-3873

7 a.m. - 8 p.m. EST

LASIK Provider:

877-712-2010

www.qualsight.com

/-avesis

*Discounts are not insured benefits.

†Prior authorization is required for medically necessary contacts.

‡At participating Walmart/Sam's locations, retail pricing for your plan is \$82.00. At participating Costco locations, retail pricing is \$94.99.

Here's How It Works

When you need to see an eye care professional, simply visit www.avesis.com or contact Avēsis' Customer Service Monday through Friday, 7 a.m. to 8 p.m. (EST) at 844-608-3873 to receive a listing of providers in your area.

1 Select a provider

2 Make an appointment

3 Visit the provider for service

4 Pay any copays or additional expenses

Using Out-of-Network Providers

Members who elect to use an out-of-network provider must pay the provider in full at the time of service and submit a claim to Avēsis for reimbursement. Reimbursement levels are in accordance with the out-of-network reimbursement schedule previously listed. Out-of-network benefits are subject to the same eligibility, availability, frequency of benefits, and limitation and exclusion provisions of the plan, and are in lieu of services provided by a participating Avēsis provider. Out-of-network claim forms can be obtained by contacting Avēsis' Customer Service Center or your group administrator, or by visiting www.avesis.com.

Limitations and Exclusions

Some provisions, benefits, exclusions, or limitations listed herein may vary depending on your state of residence.

Limitations

This plan is designed to cover eye examinations and corrective eyewear. It is also designed to cover visual needs rather than cosmetic options. Should the member select options that are not covered under the plan, as shown in the schedule of benefits, the member will pay a discounted fee to the participating Avēsis provider. Benefits are payable only for services received while the group and individual member's coverage is in force.

Exclusions

There are no benefits under the plan for professional services or materials connected with and arising from:

1. Orthoptics or vision training;
2. Subnormal vision aids and any supplemental testing, aniseikonic lenses;
3. Plano (non-prescription) lenses, sunglasses;
4. Two pair of glasses in lieu of bifocal lenses;
5. Any medical or surgical treatment of eye or supporting structures;
6. Replacement of lost or broken lenses, contact lenses or frames, except when the member is normally eligible for services;
7. Any eye examination or corrective eyewear required by an employer as a condition of employment and safety eyewear;

8. Services or materials provided as a result of Workers' Compensation Law, or similar legislation, required by any governmental agency whether Federal, State, or subdivision thereof.

9. Services or materials provided by any other group benefit plan providing vision care.

Refractive Surgery Vision Benefit Exclusions

Benefits are not payable for any of the following:

1. Routine vision examinations or corrective vision materials, including corrective eyeglasses, fittings, lenses, frames, or contact lenses; or
2. Medical or surgical procedures, services, or treatments:
 - a. not specifically covered under this Rider;
 - b. provided free of charge in the absence of insurance
 - c. payable under any Workers' Compensation law or similar statutory authority
 - d. payable under governmental plan or program, whether Federal, state, or subdivisions thereof.

Termination Provisions

Coverage will end on the earliest of: the date the policy ends, the date the employee's employment ends, or the date the employee is no longer eligible.

Notes and Disclaimers

The contact lens allowance may be used all at once or throughout the plan year as needed or may be applied toward contact lenses only. Refractive Laser Surgery is considered an elective procedure, and may involve potential risks to patients. Avēsis is not responsible for the outcome of any refractive surgery. Discounts on materials are not available at Walmart locations. Members may not use their contact lens allowance toward fitting fees at Walmart and are responsible for any out-of-pocket fees associated with fittings there. Discounts on materials are not available at Costco locations. ID cards are not required for services.

Avēsis
1295 W. Washington Street, Suite 212
Tempe AZ 85281



Member Technology

Member Resources

Using and managing your healthcare benefits should fill you with a sense of wellbeing. Avēsis makes it easy with our Member Portal. The first step is signing up. Visit www.avesis.com, and click Members.

Print ID Cards

Didn't get one in the mail yet? Need an extra? Lost your card? Print a replacement easily right from our portal. But remember: you never need to show your ID to receive benefits.

See Claims Status

If you've submitted a claim for an out-of-network service, you can see its progress here. You can also check to see whether Avēsis has paid your vision care provider.

View Benefit Summaries

See the full range of benefits—from eye exams to LASIK—of your plan for you and all non-adult members covered under your plan.

Submit Claims

Go paperless! Now you can submit your out-of-network vision claims through our member portal. It's faster, easier, and better for the environment than submitting paper claims. And you'll even be reimbursed faster.

Check Eligibility

Wonder when you can get that pair of frames you've been longing for? See when you had service last and when you'll be eligible again.

Search for Providers

Find your most convenient provider from among the tens of thousands who participate with us. Search by mile radius, provider name, city and state, and more.

Nominate Providers

Don't see your eye doctor on our list? Nominate one using a handy form on our website. Go to avesis.com, click on "Members" and then sign up or log into the member portal for more information.

Learn More

Good ocular health begins with you. Learn more about sight through our FAQs and vital vision facts.

Submitting Claims

Go paperless! Now you can submit your out-of-network vision claims through our member portal. It's faster, easier, and better for the environment than submitting paper claims. And you'll even be reimbursed faster!

Need Assistance?

Our Customer Care Center can be reached at 844-608-3873, Monday through Friday, 7:00 a.m. to 8:00 p.m. EST.



Experience Life Completely



Vision Retail Flyer

See a Brighter Future

Avēsis completes your healthcare with credentialed and well-respected vision care providers you can trust. No matter where you live or travel throughout the country, you can access and trust our coverage.

Set Your Sights on Convenience

Our national network is built to create communities and systems of care, so everyone has access to quality healthcare and services. Having a balanced mix of independent and retail ophthalmologists, optometrists, and opticians makes it easy to find the right provider for your eye care needs. With more than 80,000 access points, it's no wonder 97 percent of Avēsis members stay in network.

Go the Distance with Us

Visit www.avesis.com and click Provider Search to find a network provider.

Looking for LASIK doctors who participate with us? Visit the **QualSight LASIK® website for a list.** (www.qualsight.com/-avesis)

Still have questions? Call **844-608-3873**.

Avēsis offers access and convenience. Check out some of our major retail providers:

- America's Best Contacts & Eyeglasses™
- Cohen's Fashion Optical®
- Costco® Wholesale
- Eyeglass World®
- Eyemart Express™
- EyeMasters
- For Eyes
- JCPenney Optical
- Midwest Vision Centers
- MyEyeDr.
- Nationwide™ Vision
- Pearle Vision®
- Sam's Club®
- Shopko®
- Sterling Optical®
- SVS Vision Optical Centers
- Target® Optical
- TSO™ Texas State Optical
- Visionworks®
- Walmart®



Some locations may not offer all services. Full-service or materials-only status can be found through the provider search tool. Please check www.avesis.com prior to scheduling an appointment. ©2023 Avēsis Incorporated. All rights reserved. Used with express permission. QualSight® LASIK is a vision correction benefit management company that provides certain vision correcting procedures through a third-party arrangement between Avēsis and QualSight. #2019-78289 (exp. 1/24).



Vision at a Distance



Avësis Vision Delivered

Improve Your Vision and Update Your Look—From The Comfort Of Home

Introducing Avësis Vision Delivered, powered by United Vision Plan (UVP). Keep your vision sharp and your look fresh even when you can't visit your provider. Shop online for new glasses using your in-network benefits — without having to file a claim form.

Get The Most Out Of Your Vision Insurance Benefits



Call customer service, available 24/7, at 844-244-1184 with questions or concerns.



Use our virtual try-on tool to see how the glasses will look on you.



Enjoy a risk-free shopping experience with free shipping and returns.



Choose from more than 6,000 styles of glasses and sunglasses, including designer brands.



Choose state-of-the-art coatings and lenses for all prescription types: blue light blocking, mirrored, polarized, Transitions®, polycarbonate, digital progressive, and thin high-index lenses.

Ordering glasses online is easy!

1. Log into your Avësis account.
2. Click the link to our online portal.
3. Explore thousands of styles.
4. Try on glasses virtually.
5. Complete your order. (Enter your prescription manually or upload a photo to your account.)
6. Enjoy free shipping, free returns, and a risk-free, money-back guarantee.

Avësis vision insurance products are underwritten by Fidelity Security Life Insurance Company® (FSL), Kansas City, MO, when insured by FSL. For costs and complete details of coverage, call your insurance salesperson or email us at sales@avesis.com. United Vision Plan (UVP) is an independent, full-service vision products company providing frames and optical lenses for Avësis. UVP is not affiliated with Avësis.

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