

Product highlights and key features

Vision insurance

The *Lincoln VisionConnect*® program provides a fully insured plan—not a discount program—with valuable features and benefits, as well as a broad provider network, to help meet your clients' needs.

Types of plans

- Voluntary
- Contributory
- Fully insured product, not a discount program
- Five different plan designs, with choices for copays and service frequencies that best meet employees' needs
- Can be sold with other lines of coverage or as a standalone product

Strong provider network

- Network partnership with Spectera
- Over 69,000 access points
- 99% of our members have access to an in-network provider within two miles of their home
- Locate a vision provider at LincolnFinancial.com: At the bottom of the home page under **EMPLOYER BENEFITS**, click **Find a vision provider**

In-network benefits

- **Eye Exam Benefit:** Routine check on the condition of the eyes and principal vision functions; paid in full after copay
- **Frame Allowance Benefit:** \$130 to use toward the purchase of any frame choice; no limitations on brand or type of frame
- **Eyeglass Lens Benefits:** Standard single, bifocal, trifocal and lenticular lenses are covered in full after copay
 - Scratch-resistant coating included at no additional charge
 - Other lenses, coatings and materials provided at lower-than-retail pricing

- **Contact Lens Benefit:** Option to use benefits for contacts in lieu of frames and lenses
 - Covered Contact Lens Selection: Choose from a list of approved contact lenses; the cost of up to four boxes of contacts, based on type, is covered in full (after copay, if applicable); the costs of fitting and evaluation fees are fully covered, plus up to two follow-up visits
 - Contact Lens Allowance: Provides up to \$125 allowance toward the purchase of contacts, follow-up visits, fitting and evaluation fees
 - Medically Necessary Contacts: Covered at 100% when seeing an in-network provider; material copays apply

Out-of-network benefits

- Reimbursement up to \$40 for an eye exam
- Reimbursement up to \$45 for frames of any type and between \$40–\$125 for lenses, based on type
- Reimbursement up to \$125 toward contacts in lieu of frames and lenses

Value-added benefits

- 30% discount on an additional pair of eyeglasses or contact lenses at participating providers
- Up to a 10% discount on mail order contacts at www.myvisionlenses.com
- Laser Vision Network of America provides members with access to discounts not available to the public
 - Free initial consultation
 - 15% off standard prices
 - 5% off promotional pricing
 - Financing available even on discounted pricing

Eligibility

- Employee
- Spouse
- Dependent children of covered employees are eligible for coverage to age 26 in most states, as required by the Affordable Care Act, whether married or unmarried

Accessing services

- No identification cards issued or needed
- Patient gives the provider their name and date of birth

Rate information

- Two-year rate guarantee is standard
- Four-tier rating structure

Licensing

Broker and broker's agency must be licensed and appointed with:

- Lincoln Financial Group
- UnitedHealthcare®

©2015 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-1349753-111015

PDF 12/15 Z01

Order code: VIS-HIGH-FLI001



You're In Charge®

The *Lincoln VisionConnect*® program is marketed by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, this program is marketed by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies.

Lincoln VisionConnect® is a registered trademark of Lincoln National Corporation.

Lincoln VisionConnect® coverage is 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 are provided by Spectera, Inc., UnitedHealthCare 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 details of the coverage, contact *Lincoln VisionConnect* at 1-800-440-8453.

UnitedHealthcare Insurance Company is not a Lincoln Financial Group® company.

For producer use only.