



DVHT – AVP 12M		
	In-Network	Out-of-Network
Eye Exam with Dilation as necessary	\$0 Copay	\$60 Reimbursement
Contact Lens Fit/Follow-up	\$0 Copay	\$60 Reimbursement
Frequency		
Exam	Once every calendar year	

The vision benefit is available through Aetna Vision Preferred (AVP).



Aetna VisionSM Preferred plan

Better vision, better health

Routine eye exams can also detect health conditions like high blood pressure and diabetes — even before symptoms appear.

Aetna Vision Preferred plans provide coverage* for:

- Routine eye exams, including dilation
- One pair of eyeglasses (lenses and frame) or contact lenses
- Prescription sunglasses

A choice of many locations

With Aetna®, you'll have a huge selection of neighborhood retail locations — as well as national ones, like:



Freedom to use any provider

You can also visit any licensed eye care provider outside of the network. Keep in mind that you may pay more out of pocket and need to file your own claims.

Shop online

When you shop online for contacts or glasses at the retailers below, your vision benefits are applied automatically at checkout.

contactsdirect

GLASSES.COM

OPTICAL



Enroll today in the vision plan designed with you in mind.

*Up to the plan benefit limit.

Policies and plans are insured and/or administered by Aetna Life Insurance Company (Aetna). Aetna is part of the CVS Health family of companies. Certain claims administration services are provided by First American Administrators, Inc. and certain network administration services are provided through EyeMed Vision Care ("EyeMed"), LLC.



Discounts and savings

Find discounts on products and services through in-network providers, including:

Up to 40% off extra pairs of prescription eyeglasses and sunglasses

Up to 20% off noncovered items, including nonprescription sunglasses and lens extras/add-ons, like antireflective coatings

Discounts on LASIK procedures:

• **Up to 15% off** the retail price or 5% off the promotional price for LASIK laser eye surgery or photorefractive keratectomy from U.S. Laser Network

• **\$800 off** LCA-Vision locations**

40% off hearing exams and special pricing on hearing aids

Coupon codes for free express shipping and more when you shop online



Features that fit your schedule

Flexibility

You can get your eye exam and buy your eyewear at different places.

Extended hours

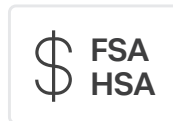
Many provider locations are open seven days a week and evenings, and even accept walk-ins.

Convenient digital tools

- Find providers, manage your benefits and view your ID card at **AetnaVision.com** or on our mobile app.
- Learn about costs and compare options with our Know-Before-You-Go cost estimator tool.***

Service

Our customer service reps are available seven days a week.



You can use your flexible spending account or health savings account toward out-of-pocket expenses.

*Lenses intended for ongoing, daily-wear use, including rigid gas-permeable lenses.

**LCA-Vision locations now include TLC Laser Eye Centers, LasikPlus and The LASIK Vision Institute.

***Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons including claims processing times for other services, providers joining or leaving our network or changes to your plan.

DISCOUNT OFFERS ARE NOT INSURANCE. They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third party vendors and providers. Aetna makes no payment to the third parties — you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts.



Helping you along your journey

Where can I find my benefit options?

Once you enroll and your plan becomes effective, the easiest way to find your benefit information is to create a member account on **AetnaVision.com**. You can also download the Aetna VisionSM Preferred App (App Store or Google Play).

Does Aetna Vision offer any extra discounts?

We sure do. At network providers, you can get up to 40 percent off an extra pair of eyeglasses. You also get 20 percent off non-prescription sunglasses and accessories. And there are also discounts on LASIK laser vision correction. Aetna Vision Preferred members also have access to exclusive special offers. You can combine some of them with your insurance benefits.

Can I use my benefits online?

Yes. We offer online shopping through these participating providers:

- **Lenscrafters.com**
- **TargetOptical.com**
- **Ray-Ban.com**
- **Glasses.com**
- **ContactsDirect.com**
- **CVS.com/optical**

Your benefits are automatically applied at checkout. We make it easy and convenient for you.

Can I get the same kind of care with a retail provider as I can with an independent doctor?

Yes. All our providers, wherever they practice, must meet the same state licensing and credentialing requirements. We ensure the credentials of each network eye doctor are thoroughly checked and verified. We want you to know you're getting access to qualified eye doctors.

How do I use my benefits?

At Aetna, we're all about easy. Just choose a network eye doctor from our Provider Search. Then set up your visit and go in for care or eyewear. You don't even need your ID card — just give them your name and birthday. When you stay in network, we handle all the paperwork.

Member how-to tips

How do I find an eye doctor in my network?

The Provider Search tool at **AetnaVision.com** and the Aetna Vision Preferred App has thousands of network eye doctors to choose from. Filter your search to find ones near you with the brands, hours and services you most want.

How do I get on-the-go access?

The Aetna Vision Preferred App can do almost everything the member website can.

- Find an eye doctor
- Find special offers
- Set up an appointment
- Show your ID card
- Review your benefits
- Store your vision prescriptions
- Check claims
- Set exam reminders

Download it through the App Store or Google Play.

How do I submit an out-of-network claim?

Submitting a claim is easy. Simply log in and submit it online. Need an out-of-network claim form? Just log in to get one.

How do I get an ID card replacement or extra cards?

If you lose your card or need extras, go to **AetnaVision.com**. From there you can print a replacement, or use your digital ID on the App. Here's a tip: You don't even need the card when you visit your eye doctor.



Vision and your health

I don't wear glasses and can see fine. Do I still need an eye exam?

Getting an eye exam isn't just about needing glasses. It's also about your health. An eye exam can detect eye health problems like glaucoma or cataracts. It can also help identify early signs of serious diseases, like high blood pressure, diabetes and high cholesterol.

How often should I get an eye exam?

Vision changes can happen slowly. You may not even notice them. Annual eye exams are a good rule of thumb unless your doctor recommends more frequent checks. We suggest making it part of your regular preventive care routine.

At what age should my child first visit the eye doctor?

The American Optometric Association recommends a first eye exam between six months and one year of age. The doctor may check for:

- Nearsightedness
- Proper eye movement and eye alignment
- Farsightedness
- How the eyes react to light and darkness
- Astigmatism
- Amblyopia (or "lazy eye")

They also suggest an exam between the ages of three and five, and every year after that.

My child gets a vision screening at school, so there's no need for an eye exam, right?

A vision screening does not take the place of a comprehensive eye exam. School screenings generally check for color blindness and if your child can see far away. A comprehensive exam will look at the entire structure of the eye.

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Eye opening

See the connection between your vision and your overall health

Focus on your health

Eye exams aren't just for finding out whether you need a new pair of glasses or contacts. They're about getting a better understanding of your eyes, your eye history and your overall health. Tired eyes and frequent squinting can be signs that you need to see an eye care professional.

Eye exams not only help keep your vision sharp. They can reveal serious health problems, such as diabetes, high blood pressure, high cholesterol and heart disease. And of course, eye diseases like cataracts and glaucoma.¹

Diabetes and your eyes

Diabetes is the leading cause of blindness in working-age American adults.² Left untreated, eye diseases, such as retinopathy, cataracts and glaucoma, could develop.² However, proper eye care can lead to early detection and treatment of vision-related complications.

High blood pressure — the silent disease

Your heart is too important to put at risk by overlooking your eye health. By viewing the blood vessels in your retinas, your eye doctor can see early signs of high blood pressure, also known as hypertension.

High blood pressure can affect many vital parts of the body, including the arteries, heart, brain, kidneys and eyes.³ So early detection and treatment are important.



45%

of American adults have high blood pressure³

¹ Stepko, B.; "8 Health Problems That Can Be Detected Through an Eye Exam"; AARP; aarp.org; Updated November 15, 2021.

² "How to Promote Eye Health for People With Diabetes"; Centers for Disease Control; cdc.gov; Reviewed March 3, 2022.

³ "High Blood Pressure Symptoms and Causes"; Centers for Disease Control; cdc.gov; Reviewed May 18, 2021.

Sunglasses — more than just for looking stylish

The same ultraviolet (UV) rays from the sun that burn your skin can damage your eyes. If you spend time outdoors, you could be at risk for eye problems from UV rays. So wear sunglasses that block at least 99% of both UVA and UVB rays⁴ to help reduce your risk for:

- Cataracts
- Macular degeneration
- Photokeratitis, which causes temporary vision loss

Your eye care professional can help you choose the right eyewear so you can protect your eyes in the great outdoors.

Guarding against blue light

Blue light radiates from your TV, computer, tablet and phone — even the sun. The effects of blue light on vision can be wide ranging and potentially damaging. Effects include blurry vision, difficulty focusing, dry and irritated eyes, headaches and even macular degeneration.

Aetna VisionSM Preferred plan members now have multiple options for purchasing eyewear with blue-light-filtering lenses or antireflective coatings. These special lenses and lens treatments provide protection. All without altering or distorting color perception.

Make a date with your eye doctor

Even if you don't need vision correction, getting your eyes checked every year can help your eyes — and whole body — stay well. Creating a history of how your eyes have changed over the years is important. So schedule an eye exam today.

Visit **AetnaVision.com** or the Aetna Vision Preferred mobile app to find an eye doctor.

⁴ "Protect your peepers: How to choose the best sunglasses for eye health"; UCLA Health; connect.uclahealth.org; July 26, 2022.

Vision Insurance plans are underwritten by Aetna Life Insurance Company (Aetna). Certain claims administration services are provided by First American Administrators, Inc., and certain network administration services are provided through EyeMed Vision Care, LLC ("EyeMed").

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Exclusions and limitations for vision include: any charges in excess of the benefits, dollar or supply limits listed above; special vision procedures, such as orthoptics, vision therapy or vision training; vision services or supplies that do not meet professionally accepted standards; plano (nonprescription) lenses; nonprescription sunglasses; two pairs of glasses in lieu of bifocals; medical and/or surgical treatment of the eyes; cosmetic services; lost or broken lenses, frames, glasses or contact lenses. Other exclusions and limitations may also apply.

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Visit **[Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html](https://www.aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html)** to view or print your medical, dental or vision plan disclosures. Here, you can also find state requirements and information on the Women’s Health and Cancer Rights Act.

Policy forms issued in Idaho include: GR-29/GR-29N, AL HGrpPOL-Vision 01.

Policy forms issued in Oklahoma include: GR-23 and/or GR-29N.

Policy forms issued in Missouri include: AL HGrpPOL-Vision 01.

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