

BEST  **Life**™

BEST Life and Health Insurance Company

Group Vision Plans





An eye exam does more than check eyesight – it can also diagnose diseases in their early stages. Early symptoms for high blood pressure, cardiovascular disease, diabetes and multiple sclerosis can all be screened for in an eye exam. BEST Life has been providing vision benefits to individuals, families and employers for more than 45 years with quality plans and affordable rates.



Vision Plans with Great Value

Vision plans are not only perfect for employers looking to add value to their ancillary benefits program, they also offer affordability and promote wellness. BEST Life offers two vision products – a PPO plan and a true indemnity plan fully-insured by BEST Life and Health Insurance Company.

Both vision products are available as employer-sponsored and voluntary. There are no ineligible or loaded industries or waiting periods. Together these products are different enough to provide a well-balanced benefits portfolio for your business.



BEST Life Vision Indemnity

For groups who want access to any provider, these vision plans offer more frequency options, yearly deductible options, and provide comprehensive coverage.

BEST Life Vision PPO

These comprehensive plans have an in-network benefit and include coverage for additional lens options like UV coating, tints, polycarbonates, and scratch resistance.



We are **BEST**

Real People

Rapid Claims Payment

Great Service



Indemnity *Vision Plans*

Employer-sponsored and Voluntary Group Sizes 5+

This true indemnity vision plan can be written on a stand-alone basis for groups with 5 or more enrolling.

PLAN FEATURES:

- Employer-sponsored and voluntary plans available
- No waiting periods, ineligible or loaded industries
- Access to care from any licensed ophthalmologist or optometrist
- Contacts in lieu of OR in addition to frames and lenses
- EyeMed discount program included for discounts off the regular retail price of eyeglasses, contact lenses, sunglasses and corrective surgery
- QualSight® LASIK laser vision correction discounts

Plan Design Options	1	2	3	Frequency Options (Months)			
Yearly Deductible Options	\$0, \$10 or \$25			A	B	C	D
Exam Allowance	\$60	\$60	\$60	12	12	12	12
Lens Allowances							
Single	\$35	\$45	\$55	12	12	12	24
Bi-focal	\$55	\$65	\$75				
Tri-focal	\$65	\$75	\$85				
Frames Allowance	\$80	\$100	\$115	12	24	24	24
Elective Contact Lenses Allowance	\$125	\$125	\$125	12	12	24	24
Medically Necessary Contact Lenses Allowance (with prior authorization)	\$200	\$200	\$200	12	12	24	24

Available in AK, AL, AR, AZ, CA, CO, DC, FL, GA, HI, ID, IL, IN, KS, KY, LA, MD, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT VA, WA and WY.



PPO Vision Plans

Employer-sponsored and Voluntary Group Sizes 5+

These vision plans offer comprehensive vision benefits and cost-savings through the EyeMed network.

PLAN FEATURES:

- Access to EyeMed's Access network of more than 50,000 vision care providers nationally
- Network includes optometrists, ophthalmologists, opticians, private practices and optical retailers: LensCrafters®, Target Optical®, Sears OpticalSM, JC Penny Optical® and most Pearle Vision locations
- Plan allows member to receive either contacts and frame, or frame and eyeglass lens services
- 15% off retail price for Laser Vision Correction included
- Materials only plans available upon request

Frequency (by months)			
Plan Option	Exams	Frames	Lenses/Contacts
A	12	12	12
B	12	24	12

Vision PPO Plans	1		2		3	
Vision Care Services	In-Network Member Costs	Out-of-Network Allowance	In-Network Member Costs	Out-of-Network Allowance	In-Network Member Costs	Out-of-Network Allowance
Exam with Dilatation as necessary	\$10 Co-pay	Up to \$42	\$10 Co-pay	Up to \$42	\$10 Co-pay	Up to \$42
Standard Fit and Follow-Up	\$0 Co-pay	Up to \$40	Up to \$55 Co-pay	Not Covered	Up to \$55 Co-pay	Not Covered
Frames (Any available frame at provider location)	80% of Balance over \$130	Up to \$65	80% of Balance over \$130	Up to \$65	80% of Balance over \$100	Up to \$50
Standard Plastic Lenses						
Single Vision	\$10 Co-pay	Up to \$35	\$25 Co-pay	Up to \$35	\$25 Co-pay	Up to \$35
Bi-focal	\$10 Co-pay	Up to \$40	\$25 Co-pay	Up to \$40	\$25 Co-pay	Up to \$40
Tri-focal	\$10 Co-pay	Up to \$65	\$25 Co-pay	Up to \$65	\$25 Co-pay	Up to \$65
Standard Progressive	\$75 Co-pay	Up to \$40	\$90 Co-pay	Up to \$40	\$90 Co-pay	Up to \$40
Premium Progressive	\$75 Co-pay, 80% of Balance over \$120	Up to \$40	\$90 Co-pay, 80% of Balance over \$120	Up to \$40	\$90 Co-pay, 80% of Balance over \$120	Up to \$40
Lens Options						
UV Coating	\$15 Co-pay	Not Covered	\$15 Co-pay	Not Covered	\$15 Co-pay	Not Covered
Tint (Solid and Gradient)	\$15 Co-pay	Not Covered	\$15 Co-pay	Not Covered	\$15 Co-pay	Not Covered
Standard Scratch-resistant	\$15 Co-pay	Not Covered	\$15 Co-pay	Not Covered	\$15 Co-pay	Not Covered
Standard polycarbonate	\$40 Co-pay	Not Covered	\$40 Co-pay	Not Covered	\$40 Co-pay	Not Covered
Standard anti-reflective coating	\$45 Co-pay	Not Covered	\$45 Co-pay	Not Covered	\$45 Co-pay	Not Covered
Other add-ons and services	80% of Balance	Not Covered	80% of Balance	Not Covered	80% of Balance	Not Covered
Contact Lenses						
Contact Lens - Conventional	85% of Balance over \$130	Up to \$104	85% of Balance over \$130	Up to \$104	85% of Balance over \$115	Up to \$92
Contact Lens - Disposable	Balance over \$130	Up to \$104	Balance over \$130	Up to \$104	Balance over \$115	Up to \$92
Medically Necessary Contacts	\$0 Co-pay, paid in full	Up to \$200	\$0 Co-pay, paid in full	Up to \$200	\$0 Co-pay, paid in full	Up to \$200

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Network and call center administered by EyeMed Vision Care, LLC, a Delaware Limited Liability Company. Claims administration provided by First American Administrators, Inc., an Arizona corporation and licensed Third Party Administrator. Billing and eligibility administered by BEST Life and Health Insurance Company, and licensed Third Party Administrator. Billing and eligibility administered by BEST Life and Health Insurance Company.

Member Benefits

As a member of BEST Life, you automatically gain access to these additional discounts and benefits. Visit our website at www.bestlife.com for more information.



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