



Right here. **For you.**



Caring for your team's wellbeing with **affordable vision coverage**

Vision plans from Univera Healthcare

Member tools

Online member accounts empower your team to get the most from their plan through Single Sign-On (SSO) access to free online tools and resources, such as:



View your **member card**,
benefits and claims



Find an **eye care professional**



Frame try-on tool
(Exclusive Collection only)



Online shopping that
connects your benefits with
leading online retailers, such as
1800Contacts.com, **Glasses.com**,
Warby Parker, **Optical®**
and **Visionworks®**



Comprehensive coverage

- Every Vision plan includes low-cost eye exams to catch vision and health concerns early, plus benefits for corrective eyewear including frames, lenses, and contact lenses, as well as options for covering contact lens evaluations.
- Eyewear choices are available for every family member, lifestyle and budget, and come with a 1-year breakage warranty.⁷
- All employees have access to great discounts on lens add-ons, additional pairs of eyeglasses, LASIK services and other great extras just for being a member.⁷

Convenience and simplicity

- Simplify your benefits administration with a single point of contact for all health care benefits, plus streamlined implementation and administration with combined enrollment forms and unified online bill pay system.
- Through our partner, Davis Vision, employees have access to a large network that includes 1,700+ provider locations in the 8-county Western New York region and 235,000+ points of access nationwide⁶, including independent eye care professionals, four of the top five eyewear retailers and online retailers.

With Univera Healthcare's vision plans, **complete wellbeing** can be 20/20

It's widely known that keeping up with routine physical and dental exams is important for maintaining overall health. Practicing good eye care is just as important to employee wellbeing and productivity but is often overlooked. We want to help change that.

Why? Regular eye exams can help catch eye diseases early before leading to permanent vision loss or blindness. Plus, eye exams can also help identify other health conditions such as high blood pressure and diabetes.¹

When you help employees take care of their eye health, they can enjoy a better quality of life, lower costs, and peace of mind in knowing they're taking care of their whole health.

See the Univera Healthcare difference[†]:

A local partner

- Our nearly 90 years of experience serving our Western New York neighbors gives us unique insight into what you and your team want and need to get and stay healthy.
- As a non-profit invested in our local community, we proudly pass savings directly on to our members and into things like community health programs or grants.

Affordable options

- Competitively-priced plan options and multiple contribution options give you flexibility to select premiums that fit both you and your employees' budgets.
- Low member out-of-pocket costs make it easier for employees to get the care they need, including:
 - Fully covered and low-cost frame options



Vision plan options for a **healthier** team and business

	Vision Value			Vision Bronze			Vision Silver		Vision Gold			Vision Platinum			Vision Platinum Plus (Safety Glass Benefit#)		Out of Network
Select a benefit frequency option	Once every plan year	Once every plan year, except frames once every 2 plan years	Once every 2 plan years	Once every plan year	Once every plan year, except frames once every 2 plan years	Once every 2 plan years	Once every plan year, except frames once every 2 plan years	Once every 2 plan years	Once every plan year	Once every plan year, except frames once every 2 plan years	Once every 2 plan years	Once every plan year	Once every plan year, except frames once every 2 plan years	Once every 2 plan years	Once every plan year		
Employer sponsored rates ¹ - Voluntary rates are also available. See Univera On Demand for additional options.																	
Single	\$3.28	\$3.18	\$2.80	\$4.00	\$3.87	\$3.39	\$5.31	\$4.50	\$6.04	\$5.88	\$4.95	\$9.41	\$7.60	\$6.40	\$15.53		
Subscriber & spouse	\$5.90	\$5.74	\$5.05	\$7.20	\$6.96	\$6.12	\$9.56	\$8.07	\$10.89	\$10.58	\$8.92	\$18.83	\$15.19	\$12.80	\$24.94		
Subscriber & child(ren)	\$6.23	\$6.04	\$5.33	\$7.61	\$7.34	\$6.45	\$10.10	\$8.53	\$11.49	\$11.15	\$9.42	\$19.75	\$15.93	\$13.43	\$25.87		
Family	\$9.84	\$9.55	\$8.41	\$12.00	\$11.61	\$10.18	\$15.94	\$13.46	\$18.15	\$17.64	\$14.86	\$27.53	\$22.20	\$18.71	\$33.64		
Eye exam	\$10 Copay			\$10 Copay			\$10 Copay		\$10 Copay			\$0 Copay			\$0 Copay	Allowance up to \$30	
Retinal imaging	\$39 Copay			\$39 Copay			\$39 Copay		\$39 Copay			\$39 Copay			\$39 Copay	Not covered	
Prescription glasses - eyeglasses in lieu of contact lenses																	
Lenses (per pair) Single, bifocal, trifocal, lenticular	\$25 Copay			\$25 Copay			\$25 Copay		\$25 Copay			\$0 Copay			\$0 Copay	Allowance up to: Single - \$25 Bifocal - \$35 Trifocal - \$45 Lenticular - \$60	
Frames																	
Exclusive Collection**** - Available in most participating independent provider offices. Exclusive Collection in lieu of frame allowance.																	
Fashion Tier/Designer Tier/ Premier Tier	Covered in full/\$15 copay/ \$40 copay			Covered in full/Covered in full/ \$25 copay			Covered in full/Covered in full/ \$25 copay		Covered in full/Covered in full/ Covered in full			Covered in full/Covered in full/ Covered in full			Covered in full/Covered in full/ Covered in full	Not covered	
OR Frame Allowance - In lieu of Exclusive Collection																	
Frames purchased at Visionworks*	Allowance up to \$150 PLUS a 20% discount on any overage**			Allowance up to \$180 PLUS a 20% discount on any overage**			Allowance up to \$180 PLUS a 20% discount on any overage**		Allowance up to \$200 PLUS a 20% discount on any overage**			Allowance up to \$225 PLUS a 20% discount on any overage**			Allowance up to \$225 PLUS a 20% discount on any overage**	Allowance up to \$30	
Frames purchased at any other in-network provider	Allowance up to \$100 PLUS a 20% discount on any overage**			Allowance up to \$130 PLUS a 20% discount on any overage**			Allowance up to \$130 PLUS a 20% discount on any overage**		Allowance up to \$150 PLUS a 20% discount on any overage**			Allowance up to \$175 PLUS a 20% discount on any overage**			Allowance up to \$175 PLUS a 20% discount on any overage**	Allowance up to \$30	
Safety Frame Collection: Fashion/Designer/Premier	Not covered			Not covered			Not covered		Not covered			Not covered			Covered in full		
Contact lenses - contact lenses in lieu of eyeglasses																	
Contact lenses																	
Exclusive Collection contact lenses*** - Available in most participating independent provider offices. Exclusive Collection in lieu of contact lens allowance.																	
Disposable/planned replacement	Not covered			Up to 4 boxes/Up to 2 boxes			Up to 8 boxes/Up to 4 boxes		Up to 8 boxes/Up to 4 boxes			Up to 8 boxes/Up to 4 boxes			Up to 8 boxes/Up to 4 boxes	Not covered	
Evaluation, fitting and follow-up care	Not covered			\$25 Copay			\$25 Copay		\$25 Copay			\$0 Copay			\$0 Copay	Not covered	
OR Contact lens allowance - In lieu of Collection																	
Disposable or non-disposable	Allowance up to \$100 PLUS a 15% discount on any overage**			Allowance up to \$130 PLUS a 15% discount on any overage**			Allowance up to \$130 PLUS a 15% discount on any overage**		Allowance up to \$150 PLUS a 15% discount on any overage**			Allowance up to \$175 PLUS a 15% discount on any overage**			Allowance up to \$175 PLUS a 15% discount on any overage**	Not covered	
Evaluation, fitting and follow-up care: standard lenses	15% Discount**			15% Discount**			\$25 Copay		\$25 Copay			\$0 Copay			\$0 Copay	Not covered	
Evaluation, fitting and follow-up care: specialty lenses	15% Discount**			15% Discount**			Allowance up to \$60 PLUS a 15% discount on any overage**		Allowance up to \$60 PLUS a 15% discount on any overage**			Allowance up to \$60 PLUS a 15% discount on any overage**			Allowance up to \$60 PLUS a 15% discount on any overage**	Not covered	
OR Visually required contact lenses (preauthorization required)																	
Prescription contact lenses	Covered in full			Covered in full			Covered in full		Covered in full			Covered in full			Covered in full	Allowance up to \$225	
Evaluation, fitting and follow-up care	Covered in full			Covered in full			Covered in full		Covered in full			Covered in full			Covered in full	Allowance up to \$225	
All plans include discounted member prices for a variety of lens options, like progressives, scratch protection plans ... and more!**																	
Progressive lenses (Standard/Premium/Ultra/Ultimate)	\$65/\$105/\$140/\$175			\$50/\$90/\$140/\$175			\$0/\$40/\$90/\$125		\$0/\$40/\$90/\$125			\$0/\$40/\$90/\$125			\$50/\$90/\$140/\$175	Not covered	
Scratch protection plan (Single vision/multifocal lenses)	\$20/\$40			\$20/\$40			\$20/\$40		\$20/\$40			\$20/\$40			\$20/\$40	Not covered	
Polycarbonate lenses***** (Children/adults)	\$0/\$35			\$0/\$30			\$0/\$0		\$0/\$0			\$0/\$0			\$0/\$0	Not covered	
Anti-reflective coating (Standard/Premium/Ultra/Ultimate)	\$40/\$55/\$69/\$85			\$35/\$48/\$60/\$85			\$35/\$48/\$60/\$85		\$35/\$48/\$60/\$85			\$35/\$48/\$60/\$85			\$35/\$48/\$60/\$85	Not covered	

This is not a summary of benefits. See member contract for details. Discounted prices are not insurance. Vision Silver and Vision Gold may include some lens options as an insured benefit. See contract for full details.

¹ Contributory-25% or more contribution; Voluntary-less than 25% contribution. There must be two or more enrolled to be eligible in either product.

*Enhanced frame allowance is available at all Visionworks locations nationwide. Excludes Maui Jim eyewear.

**Additional discounts not applicable at Walmart, Sam's Club, or Costco locations or where limited by law or manufacturer restrictions. Discounts are not insurance.

***Collection is available at most participating independent provider offices. Collection is subject to change. Collection is inclusive of select torics and multifocals.

****Participating retail providers typically do not display the Collection, but are contractually required to maintain a comparable selection (in both quantity and quality) of frames that would be covered, with no additional member out-of-pocket expense. Collection is subject to change.

*****Polycarbonate lenses are covered for dependent children, monocular patients, and patients with prescriptions +/- 6.00 diopters or greater.

Safety glass benefit is employee only. All other dress benefits apply to all dependents.



\$134 billion

annual cost of vision-related health and productivity loss.²



Vision difficulty (including blindness and other vision problems) is the **5th most** common disability among adults aged 18 years and older.³



Roughly **50% of visual** impairment and blindness can be prevented through early diagnosis and timely treatment.⁴



4 in 10 U.S. adults are at high risk for vision loss, but only half of those have visited an eye doctor in the past 12 months.⁵



¹ Specified benefits and coverage are included for Fully Insured plans. Ask your account representative about Self-Funded options.

² CDC. *Vision Health Initiative: Keep an Eye on Your Vision Health*. October 2020.

³ CDC. *Economic Studies: Vision and Eye Health*. Updated May 15, 2024. Data derived from Rein DB, et al., *Ophthalmology*. 2022.

⁴ CDC. *Prevalence of Disabilities and Health Care Access by Disability Status and Type Among Adults*. 2016.

⁵ CDC. *Vision Health Initiative: Vision Health Frequently Asked Questions*. June 2020.

⁶ CDC *Fast Facts: Vision Loss*. Last reviewed May 15, 2024.

⁷ Davis Vision. January 2026.

⁸ Not all providers participate in Davis Vision Discounts, including the fixed lens option pricing. Members should contact their provider prior to scheduling an appointment to confirm if he/she offers the discount and fixed lens option pricing.

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Davis Vision is an independent company providing vision benefit management services and access to their network to Univera Healthcare members.