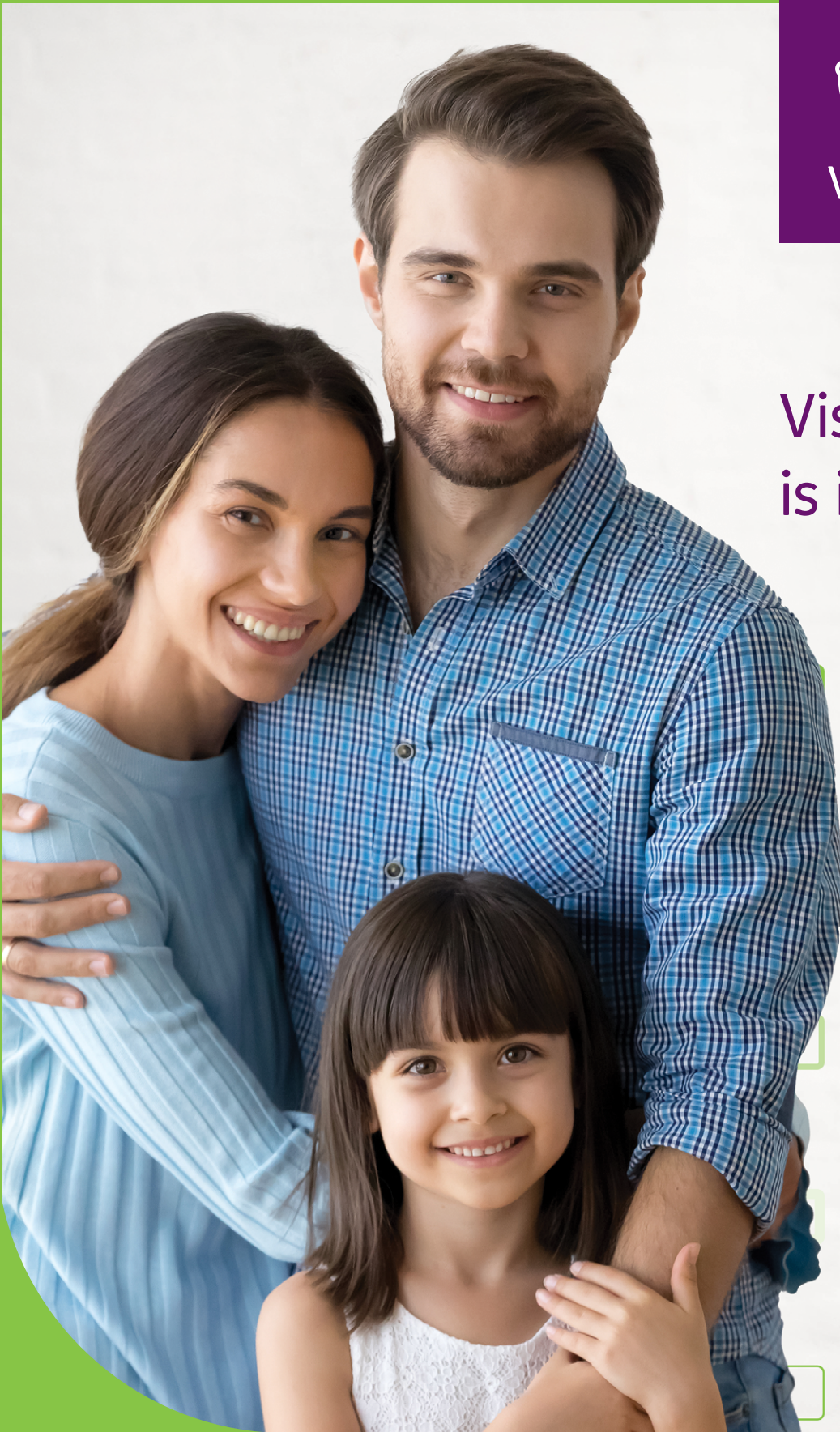


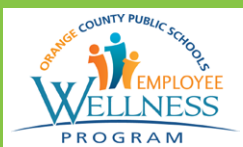


VISION

Vision wellness is in sight



Humana®



Orange County Public Schools

2024 - 2025 Plan year



Vision plans are definitely worth a closer look

There's more to vision health than getting an annual eye exam.

It not only makes sure you're seeing clearly, but also supports your eye and overall health. A yearly eye exam monitors your vision and eye health for things like glaucoma and cataracts, and signs of medical conditions, including diabetes and high blood pressure.

Why sign up for vision benefits?



Get an annual eye exam for \$5 when you see an in-network doctor. And, they may help detect or prevent other eye or health conditions.



Easily find an eye doctor near home, work or away with independent, retail and online options.



Save an average of 80% off retail prices for glasses and contacts with our fixed copays and allowances.



Plus, **caring for you is at the heart of everything we do** so we make it easy for you to get the help you need – when you need it. Our service teams are always ready to help and answer your questions.

Vision plan

The benefits and services highlighted below provide an overview of the vision plan you can sign up for. The table shows how services will be paid when you visit an eye care professional in the network.

Orange County Public Schools		
	See a participating provider	See a nonparticipating provider
Exam¹ with dilation as necessary	100% after \$5 copay	\$35 allowance
Lenses		
Single vision	100% after \$15 copay	\$25 allowance
Bifocal	100% after \$15 copay	\$40 allowance
Trifocal	100% after \$15 copay	\$60 allowance
Frames	\$50 wholesale allowance	\$50 retail allowance
Contact lenses²		
Elective (conventional and disposable) ³	\$125 allowance	\$125 allowance
Medically necessary (limit one pair) ⁴	\$210 allowance	\$210 allowance
Frequency (based on date of service)		
Examination	Once every 12 months	Once every 12 months
Lenses or contact lenses	Once every 12 months	Once every 12 months
Frame	Once every 12 months	Once every 12 months
Additional plan discounts	<ul style="list-style-type: none"> Members may benefit with fixed pricing for most lens options including anti-reflective and scratch-resistant coatings. Members may also be eligible to receive up to a 20 percent retail discount on a second pair of eyeglasses, which is available for 12 months after the covered eye exam through the participating provider who sold the initial pair of eyeglasses. After copay, standard polycarbonate available at no charge for dependents less than 19 years old. 	
More features you'll enjoy	<ul style="list-style-type: none"> Services and materials provided on a prepaid basis, and the plan pays in-network providers directly. You also have the freedom to use out-of-network providers if you prefer. Life without claim forms! With Humana Vision, you pay your eye care professional directly for copayments and any extra cosmetic options selected at the time of service. 	

1. Material copay is required for a complete pair of eyeglasses, lenses or frames. 2. If a member prefers contact lenses, the plan provides an allowance for contacts in lieu of all other benefits (including frames). 3. The contact lens allowance applies to professional services (evaluation and fitting fee) and materials. Members may be eligible to receive up to a 15 percent discount on in-network professional services, which is available for 12 months after the covered eye exam. 4. Benefit provides coverage for professional services and one pair of medically necessary contact lenses with prior plan authorization.

See the savings with Humana VCP plans:

	Retail	Humana Vision In-network providers
Eye Exam	\$119	\$5
Lenses	\$153	\$15
Average retail frame cost	\$208	\$208
Average frame allowance	none	-\$125
Discount on balance over frame allowance	none	-20%
YOUR COST:	\$480	\$82.40

On average, members save 80% when visiting a in-network provider

Savings example only for illustrative purposes. Actual savings will depend on benefits and frame selection. Retail cost based on industry averages.





How to find a vision doctor in the network

Visiting a vision provider in the Humana network ensures you're getting the lowest cost when using your vision benefits. To find an in-network doctor, follow these steps:



Step 1:

Scan the QR code or visit eyedoclocator.myhumanavcp.com/vcp/en to search for eye doctors in the **Humana VCP** plan network.



Step 2:

Search for an eye doctor using your location to find a doctor in your area, or search by a doctor's name.



In-network online providers

You may also consider one of our many in-network online options including [Oakley](#), [Ray-Ban](#), [Glasses.com](#), [ContactsDirect.com](#), [LensCrafters](#) and [Target Optical](#).





See the bottom line ahead of time

Try our Know Before You Go out-of-pocket cost estimator

Humana Vision members have access to an out-of-pocket cost estimator tool, which can be accessed from MyHumana online or the MyHumana mobile app.

The **Know Before You Go** cost estimator tool boosts member confidence by explaining the different types of contact and eyeglass lenses, lens materials and frame categories.

Using this tool, you can receive estimated total costs ahead of time, so there are fewer surprises when it's time to pay the provider. That's what we call human care.

Here's how to view your estimated total cost in three easy steps:

1. Sign in to MyHumana at [Humana.com](https://www.humana.com), select the **"Vision"** tab, then select **"Humana Vision"**.
2. Select the **"Estimate Costs"** tab.
3. Complete the **Know Before You Go** out-of-pocket cost estimator.



Many members often have no out-of-pocket costs beyond their copays, but you can feel better prepared for your visit by estimating costs ahead of time.





Look out for your eyes

Diabetes can affect sight

If you're having difficulty seeing, it may be a sign of diabetes.

What is diabetes?

Diabetes is a disease in which the pancreas cannot produce insulin or the body cannot use insulin efficiently. Insulin is needed to break down sugars and starches and turn them into energy for your body. The American Diabetes Association reports that 30.3 million people have diabetes in the United States.

If diabetes is left untreated, eye diseases such as retinopathy (damage to the retina), cataracts (clouding of eye lens) and glaucoma (increased fluid pressure in the eye) could develop, blurring vision and eventually causing blindness.

Know the symptoms

The early symptoms of diabetic retinopathy may be hard to detect. According to the National Eye Institute, you may experience changes in your vision (blurry vision, floating spots) or have difficulty reading or seeing faraway objects.



Visit your eye doctor for an exam and treatment

An ophthalmologist or optometrist can examine the retina for signs of eye disease, including diabetic retinopathy. If diabetic retinopathy is detected, it can be treated by laser surgery. While there is no cure for diabetes, it can be managed. Proper medication, close monitoring of blood sugar levels, a healthy diet and regular exercise can help and reduce the likelihood of vision-related complications.





Vision exams for children are worth a closer look

Good vision is a part of good overall health

Healthy vision is an important part of childhood development. It's a strong predictor of academic performance in school-age children.¹ That's why eye exams are as important to a child's health as regular checkups.

How often should my child's vision be checked?

The American Academy of Ophthalmology (AAO) recommends that children have an eye exam at 6 months, 3 years of age, before entering school and then every two years.² According to the AOA, early detection and treatment provide the best opportunity to correct vision problems so your child can see clearly.



Schedule an eye exam

With your Humana vision benefit, it's easy. Simply locate a doctor near you at [Humana.com](https://www.humana.com) and call to set up an appointment.

Sources

1. "Could a Vision Problem Impact Academic Performance? Top 5 FAQs," American Academy of Optometrists, August 18, 2022, <https://www.aao.org/eye-health/tips-prevention/children-eye-screening>
2. "Eye Screening for Children," American Academy of Optometrists. March 23, 2021, <https://www.aao.org/eye-health/tips-prevention/children-eye-screening>





Your vision wellness is worth a closer look

Know the facts about glaucoma

You may be wondering what you can do to protect your eyes from glaucoma. Regular eye exams are the best defense.

More than 3 million people in America have glaucoma.² It is an eye disease that can cause loss of vision and irreversible blindness by damaging the optic nerve. It typically affects people over 40 years old. Early signs may occur when the passages that filter and exchange fluid from within the eye become blocked, causing internal eye pressure to increase. The chances of developing glaucoma are increased by family history, race, extreme nearsightedness and diabetes.² There is no cure but it can be treated.¹

You may not have symptoms

Glaucoma tends to develop gradually. If there are symptoms, they may include: minor blurring of vision, loss of central or peripheral vision, the appearance of colored rings around lights and eye pain or dull headaches.



Visit your eye doctor for an exam and treatment

A comprehensive eye exam can detect the onset of glaucoma. Your eye care specialist will do further testing and may prescribe medication or recommend other forms of treatment, including surgery.

Sources

1. "Age-related Macular Degeneration," National Institute for Health National Eye Institute, June 22, 2021, www.glaucoma.org/glaucoma/glaucoma-facts-and-stats.php
2. "Common Eye Disorders and Diseases," Centers for Disease Control and Prevention, August 23, 2023, www.glaucoma.org/gleams/what-can-i-do-to-prevent-glaucoma.php





As you get a little older, keep your vision wellness in sight

Age-related macular degeneration (AMD)

The National Eye Institute defines age-related macular degeneration (AMD) as an eye disease that can blur the sharp, central vision you need for activities like reading and driving. According to the American Foundation for the Blind, AMD is the leading cause of vision loss in older Americans and affects more than 11 million people.¹

Cataracts

More than 20 million Americans age 40 and older have cataracts.² Regular eye exams can help identify and treat cataracts before they cause permanent blindness.

Floaters

Floaters are clusters of cells that have separated from the clear fluid inside the eye. About 25% of people experience floaters by their 60s, according to Harvard Medical School. If you have floaters, it's important to have an eye examination as they could be the result of a detached retina.



How you can protect your vision from common conditions

Your risk for eye diseases increases as you age. But vision loss doesn't have to be a part of aging. There are steps you can take. According to the National Eye Institute, regular comprehensive dilated eye exams can help catch problems early, when they're easier to treat.

Sources

1. "Age-related Macular Degeneration," National Institute for Health National Eye Institute, June 22, 2021, <https://www.nei.nih.gov/learn-about-eye-health/eye-conditions-and-diseases/age-related-macular-degeneration>
2. "Common Eye Disorders and Diseases," Centers for Disease Control and Prevention, August 23, 2023, <https://www.cdc.gov/visionhealth/basics/ced/index.html#cataract>





What else comes with your Humana plan?

As a Humana member, you'll have access to other perks like our exclusive discounts on a variety of services that support your overall health and well-being.



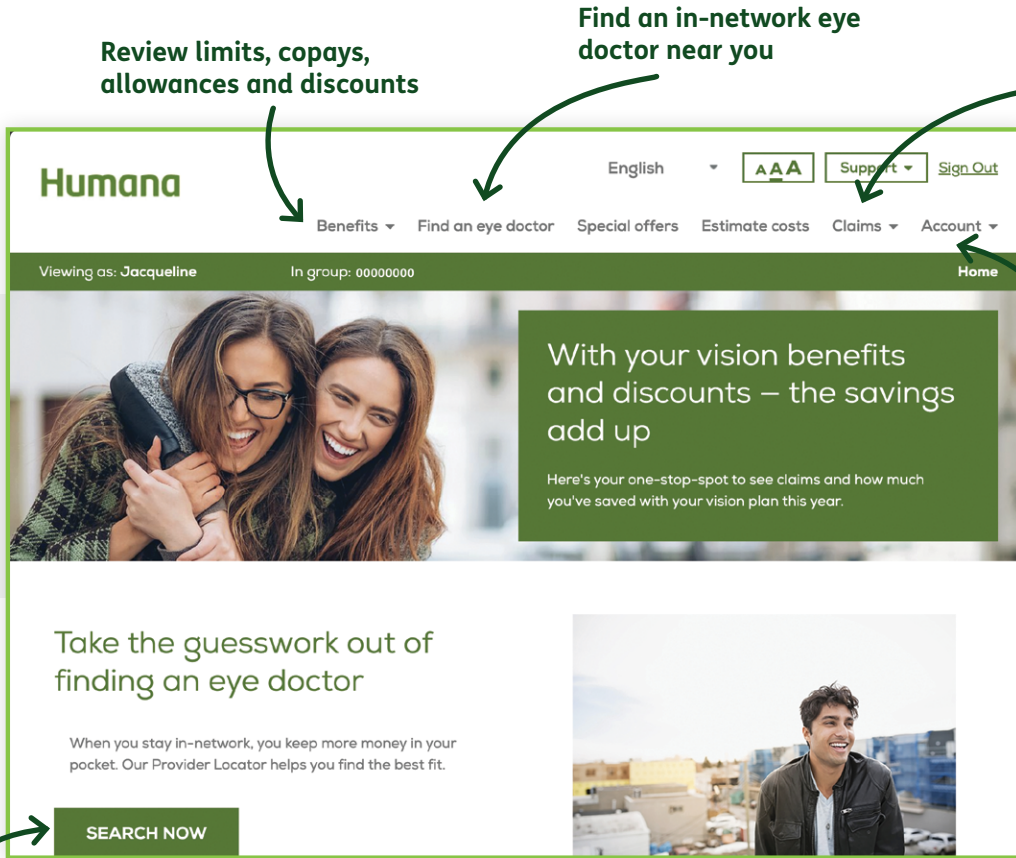


MyHumana

Your vision plan at your fingertips

Your personal MyHumana account gives you quick, convenient and secure access to your Humana vision plan information. It's available anytime, anywhere.

In MyHumana click on Vision to get to your dashboard.



Check your claim status

View and print ID cards

ID cards are mailed within 10 days of enrollment. If you need to see a provider before you receive your ID card in the mail, you can view and print your ID card here.

You may also consider one of our many in-network online options including Oakley, Ray-Ban, Glasses.com, ContactsDirect.com, LensCrafters and Target Optical.

Registering is easy

1. Go to [Humana.com/Register](https://www.humana.com/register) and Select "I'm a Member" and click the "Start activation now" button
2. Select "Something else" as your plan type.
3. Enter your member ID from your ID card (or Social Security number), date of birth and ZIP code.
4. Create a username, password and security prompt and choose "Next" to finish.



Use MyHumana anywhere

Download the MyHumana mobile app from your app store. You can also sign up for text message alerts at [Humana.com](https://www.humana.com).*



* Message and data rates may apply.





Exclusive discounts for Humana members

We understand the importance of your overall health and that’s why we’ve carefully selected companies to team up with to offer special discounts Humana members can enjoy.



To access your exclusive discounts, sign in to [MyHumana.com](https://www.mychumana.com), go to the “Menu” tab at the top and scroll down to “Coverage” and then scroll down to “Special Discounts”.

You have access to a variety of discounts that support your overall health and well-being



Dental health

Discounts on personalized dental products for things like:

- Invisible teeth straightening aligners—from your home.
- Innovative dental devices with tracking & personalized feedback
- Teeth whitening



Eye health

Vision care discounts that help you see better:

- Bladeless and traditional LASIK vision correction
- Exams, glasses and contacts



Hearing

Improve your hearing experience with discount options that fit you:

- Unique online solution for hearing aids and support
- Professional care in your area with savings up to 60% on hearing aids

Plus, additional discounts for things like weight loss, acupuncture & chiropractic services, massage therapy, fitness devices, identity theft protection and more!

[Sign in to MyHumana](https://www.mychumana.com) to see all your discounts!



Important

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, ethnicity, marital status, religion or language. Discrimination is against the law. Humana and its subsidiaries comply with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance:
Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618
If you need help filing a grievance, call **877-320-1235** or if you use a **TTY**, call **711**.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through their Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **800-368-1019**, **800-537-7697 (TDD)**. Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>.
- **California residents:** You may also call the California Department of Insurance toll-free hotline number: **800-927-HELP (4357)**, to file a grievance.

Auxiliary aids and services, free of charge, are available to you. 877-320-1235 (TTY: 711)

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

Language assistance services, free of charge, are available to you. 877-320-1235 (TTY: 711)

Español (Spanish): Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística.

繁體中文 (Chinese): 撥打上面的電話號碼即可獲得免費語言援助服務。

Tiếng Việt (Vietnamese): Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí.

한국어 (Korean): 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오.

Tagalog (Tagalog – Filipino): Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

Русский (Russian): Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

Kreyòl Ayisyen (French Creole): Rele nimewo ki pi wo la a, pou resevwa sèvis èd pou lang ki gratis.

Français (French): Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

Polski (Polish): Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

Português (Portuguese): Ligue para o número acima indicado para receber serviços linguísticos, grátis.

Italiano (Italian): Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

Deutsch (German): Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

日本語 (Japanese): 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

فارسی (Farsi)

برای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.

Diné Bizaad (Navajo): Wóda hí béesh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiik'eh saad bee áká'ánída'áwo'déé' níká'adoowó.

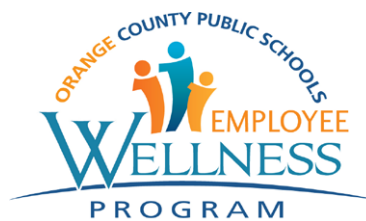
العربية (Arabic)

اتصل برقم الهاتف أعلاه للحصول على خدمات المساعدة اللغوية المجانية.



Member services

866-537-0229



Insured or administered by Humana Insurance Company.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our insurance benefit plans. Our insurance benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

The discounts offered through the Special Discounts Program (the Program) are not insurance or insured benefits. The Program is subject to change and may be discontinued, without notice and at any time. The Program is only available to eligible Humana members. Discounts not available for policies issued in NH, NJ, NM, VT and WA. Additional exclusions may apply for members of individual policies. The Program is not available to Medicare or Medicaid members. The discount vendors are third party vendors. The vendors are solely responsible to you for the provision of these products and services. The discount vendors may impose additional eligibility requirements, including but not limited to: age, valid Social Security number, internet and email access. You should independently review the products and services and the discount vendors before purchasing. Humana's contract with the discount vendors does not eliminate a member of any obligations under the policy or change the terms of the policy. Participation in the Program is voluntary. Humana and the discount vendor, including each party's respective affiliates and subsidiaries, are independent, non-affiliated entities. Humana, its parent and affiliates, expressly disclaims all liability for any care or services rendered by these vendors and all liability if vendors refuse to honor the discounts.