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## **Vision Direct Insurance Plan From CompBenefits**

### **Low CoPayments**

- ✓ Exam -- \$10 Copay / Once Every 12 Months
- ✓ Frames -- \$15 Copay / Once Every 24 Months
- ✓ Lenses – 20% Discount / No Frequency Limits

### **Premiums**

- ✓ \$10 per month (\$11 if paid monthly)
- ✓ One time \$35 application Fee

### **What is covered under the Vision Direct plan?**

The Vision Direct insurance benefits consist of yearly eye exams and eyeglass frames. In addition, you will be eligible for significant discounts on lenses and LASIK surgery.

### **How can I tell if I qualify for the LASIK benefits?**

The Vision Direct Plan offers LASIK for members who are nearsighted or have astigmatism and wear glasses or contacts. CompBenefits has contracted with many of the finest LASIK facilities and eye doctors to offer this procedure at substantially reduced fees.

The Vision plan network of LASIK centers features many TLC Laser Center (TLC Vision) facilities as well as many of the leading independent laser centers in the country. If a plan member uses one of our LASIK facilities, the member will receive a preferred savings of 15 percent off usual and customary charges or 5 percent off the advertised fee at the site where services are rendered, whichever fee is lowest, per eye, for LASIK and PRK.

The maximum fee payable by a member who is a qualified candidate for LASIK will be no more than \$1,800 per eye for Conventional LASIK and \$2,300 per eye for Custom LASIK. The maximum fee payable by a member who is a qualified candidate for PRK will be \$1,500 per eye for Conventional PRK and \$2,000 per eye for Custom PRK.

### **How do I select a doctor?**

To receive your Vision Direct benefits, you and your dependents must utilize an eye care provider from CompBenefits' list of participating eye care providers. You do not need to select a primary eye care provider, and you can change at any time. When you use a participating eye care provider, your out-of-pocket costs for covered eye care services are limited to the co-payment amounts shown on your Schedule of Benefits.

### **Do I have to wait before I can start using this plan?**

Call to schedule an appointment anytime with a CompBenefits participating provider and give your name, the patient's name, ID number, group number, and the name of the policyholder. After scheduling the appointment, the provider's office verifies your eligibility and benefits before

performing the exam. There are no forms for you to complete. You simply pay the participating provider for any applicable co-payments and any extra costs for services and materials not covered by the plan at the time services are rendered.

### **How do I file a claim?**

When you go to your provider he or she will call to request a VisionPass form. This form will take care of everything for you and your doctor. Be sure to remind your doctor when you arrive for the appointment that their office needs to call CompBenefits to get the VisionPass form.

### **How do I locate a provider?**

For all your service needs you should login to your personalized member section at <https://members.compbenefitsdirect.com>. To login you'll need to use the user name (your e-mail address) and password you created when you purchased the policy. When you return to the members section you can view providers, change your account information, and get a new ID card. You can do any of these things any time of the day that is convenient for you.

### **When I use a Vision Direct care provider, what will my out-of-pocket expenses be?**

You are responsible for co-payments associated with the exam and frames. Lens purchases and LASIK surgery services are available at pre-negotiated discounted rates. You pay for any frame overages and contact lens overages. Any non-covered services are your responsibility. You can review your coverage with your doctor in advance to ensure there are no surprises when it is time to pay the bill.

### **How can I be sure to get a frame that is covered under my plan?**

Members are encouraged to ask the optician at the time they are choosing their frames the following question: "What frames can I choose from so they will be completely covered?"



**C. Chase Carey, MBA, President**

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