

**Landrum Professional Employer
Vision Benefits**

**Vision Customer Care
800-865-3676**

**Vision
Enrollment
Booklet**

about CompBenefits

CompBenefits, the dental and vision plan of choice for more than 5 million members nationwide, offers a portfolio of affordable products built on 25 years of service and stability. Since 1978, CompBenefits has maintained its commitment to meeting others' needs with local focus, exceptional customer support and an unparalleled network of providers. Throughout its history, CompBenefits has grown to meet customer and provider expectations and remains committed to its leadership role in the dental and vision benefits industry.

CompBenefits Family of Companies

CompBenefits
CompBenefits Company
CompBenefits Insurance Company
CompBenefits Dental, Inc.
CompBenefits of Alabama, Inc.
CompBenefits of Georgia, Inc.
American Dental Plan of North Carolina, Inc.

what's new online...

www.mycompbenefits.com



Explore the exciting new features that make it easier for you to find information and make changes to your CompBenefits vision and dental plans.

- **Change Personal Information:** You can now access and change personal demographic information, such as your name and address, directly from your CompBenefits account.
- **Change Your DHMO Dental Provider:** To change your DHMO provider, simply follow the step-by-step instructions on the Member List page and click **SAVE**.
- **Search for a Provider:** By registering at MyCompBenefits.com, you can easily search for a Provider in your area that accepts your specific plan.
- **ID Card and Claim Forms:** You may print temporary ID Cards and request permanent ID Cards online. You may also download Claim Forms as needed.
- **Print a VisionPass Form:** If you need to see an Eye Care Professional, you may need a VisionPass form. Now you can easily and quickly create and print one online.
- **Check the Status of a Claim:** It's easy to check your claim status. Simply select the family member who received services and enter the time period to obtain a list of claims. From the list, click on the **View** option to see details on how the claim was paid.
- **Ask Questions about a Claim:** We're here to answer any questions you may have. From the claims detail screen, click **Claims Question**. You'll receive a response within one business day.

How to Register Online: It's fast and simple!

Step #1: Go to www.mycompbenefits.com.

Step #2: Select **Click here to Register Now!**

Step #3: Type the requested information on the PIN Registration page and click **Next**.

Step #4: In the next page, enter your Member ID number.

Step #5: Enter your demographic information as it appears on your enrollment form or as indicated on your ID card. Click **Submit**.

*Member Access to Online Services
24 Hours a Day, 7 Days a Week*



visioncare plan

What to expect from your vision plan:

Your eyesight is nothing to take for granted. It's how we see a loved one's face clearly or a beautiful sunset.

But your sight can begin to deteriorate over a long period of time without your knowing there is a problem.

As with any other important asset – like your home or car – wouldn't you feel more at ease if you knew your routine eye care was covered by a company with decades experience helping people like you? With CompBenefits' VisionCare Plan, you can take advantage of coverage you need for eye examinations and eyeglasses or contacts.

You can also choose to take advantage of VisionCare Plan's deep discount for LASIK surgery.

And you won't have to hunt hard to find a doctor close to your home or work. The VisionCare Plan network includes some 20,000 ophthalmologist and optometrist locations – one third of all private practitioners in the country. Yet, it doesn't mean you can't see an out-of-network doctor because VisionCare Plan offers benefits in-network or out-of-network. It's your choice.

*You'll find what you need
@ www.mycompbenefits.com*

CompBenefits has made understanding and accessing your VisionCare Plan benefits simple. Just take a few moments to register at www.mycompbenefits.com, and you'll have access to our VisionPass, which is necessary to take with you to your eye doctor appointment. Plus, you'll see all of your benefits on screen, including the frequency of your benefits, frame and lens as well as contact lens allowances. You'll have access to our database of 20,000 eye doctor locations through our Provider Locator.



See the Difference

Landrum Professional Employer

Open your eyes to high-quality vision care! The average family spends close to **\$600 each year** on routine eye health care. Using CompBenefits' VisionCare Plan, you will receive your routine eye health care with just a small copayment.

CompBenefits' **VisionCare** Plan provides benefits for covered:

- **Eye health examinations**
- **Frames**
- **Eyeglass Lenses**
- **Contact Lenses**

Plus you will receive:

- **LASIK surgery discount**
- **Preferred member pricing for other frame and lens options***

When ordering from one of our network eye doctors, you will also receive in the year of your eye exam:

- A **20% discount** on a second pair of eyeglasses
- A **15% discount** on your contact lens fitting fee

MONTHLY RATES

SERVICE FREQUENCY

COPAYMENTS

Employee only: **\$ 6.44**
 Employee + family: **\$18.41**

Vision exam: Once every **12** months
 Lenses: Once every **12** months
 Frame: Once every **24** months

Exam: **\$10**
 Materials: **\$15**

SAVINGS! SEE THE DIFFERENCE

You can save money two ways with VisionCare. First, the cost of plan services and materials is discounted and prepaid. So **except for any co-payments**, you have **no out-of-pocket expenses** for covered services and supplies when you use one of our network doctors. Second, your coverage costs are deducted from your pay *before* any federal income or FICA taxes are taken out. This makes your taxable wage base lower, so you would pay less tax.

Here's an **example** of how the plan helps you save over the course of a year:

If You Get:	You Pay:	
	VisionCare Doctor	Typical Retail
Eye exam	.00	\$ 85.00
Frame (designer style)	.00	120.00
Lenses: Bifocal	.00	100.00
Option (pink tint #1 or #2)	.00	15.00
Co-payments: \$10 exam/\$15 materials	\$ 25.00	.00
Premium (\$6.44 monthly x 12)	+77.28	.00
	102.28	\$ 320.00
Pre-tax savings (assuming 15% tax bracket & 7.65% FICA)	- 17.50	+ .00
Total Cost	\$84.78	\$ 320.00



YOUR TOTAL SAVINGS THROUGH VISIONCARE: 74% OFF RETAIL

In this example, you would have saved **\$235.22** in vision care costs with VisionCare Plan. Keep in mind, however, that your actual savings will depend on your plan allowances, your actual premium, the doctors and materials you select, and your own tax situation.

* This is not a schedule of maximum benefits. For example, the plan covers frames based on the manufacturer's *wholesale* price guide. So while the retail price of a covered frame may vary among plan doctors, the *value* of your covered frame stays the same. Typically, the wholesale frame allowance is equivalent to a retail price of \$80-150. You may be required to pay extra only if you choose a frame that exceeds the covered wholesale price.

Maximum Allowances	Participating Doctor (After copayments/ Up to plan limits)
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Eye Exam	Paid in full
Lenses (per pair)	
Single	Paid in full
Bifocal	Paid in full
Trifocal	Paid in full
Lenticular	Paid in full
Contact Lenses	
Elective (fitting, follow-up & lenses)	\$150*
Medically necessary**	Paid in full
Frame	\$50 wholesale
Lasik***	
Members receive benefits when services are received from a TLC Truvision network provider with the following preferred rates:	
<ul style="list-style-type: none"> • Silver Package: \$895/eye for Conventional LASIK • Gold Package: \$1,295/eye for CustomLASIK • Platinum Package: \$1,895/eye for CustomLASIK plus Bladeless LASIK (using IntraLase technology). 	
Members will also receive a 10% discount off UCR charges at other preferred LASIK provider locations, and pay no more than \$1,800 per eye for the Conventional LASIK procedure and \$2,300 per eye for CustomLASIK.	

* This allowance is paid with the same frequency as lenses, in place of all other benefits.

** Medically necessary (prior authorization required) is defined as 1) following cataract surgery w/o intraocular lens; 2) correction of extreme visual acuity problems not correctable with glasses; 3) anisometropia greater than 5.00 diopters and asthenopia or diplopia, with spectacles; 4) Keratoconus; or 5) monocular aphakia and/or binocular aphakia where the doctor certifies contact lenses are medically necessary for safety and rehabilitation to a productive life.

*** Plan members must first contact CompBenefits for a list of providers and to receive a Refractive Care ID card.

This schedule shows only a few of the covered procedures. Please see your Benefit Administrator for a complete schedule. This schedule is intended for comparison purposes only. The benefits of each plan will be determined by the contract. For a complete listing of benefits and exclusions and limitations, please reference your certificate of coverage.

Out-of-network benefits apply under the VisionCare Plan, but benefits are higher when a participating doctor is utilized.

Limitations and Exclusions apply.

HOW DOES VISIONCARE PLAN WORK?

You can choose a network provider at www.mycompbenefits.com. Depending on your plan, either you or your doctor will download a VisionPass Form from www.compbenefits.com. You must use the form in the time specified for services*. Visit your doctor, who will provide you with a comprehensive eye exam and order prescribed eyeglasses or contacts, if necessary.

Pay any copayments as well as any additional expenses for cosmetic items you have chosen. That's the end of your "paperwork". CompBenefits pays the doctor directly for his or her professional services. It's as easy as that!

* If you do not use your form in the time specified for services, you won't be able to download another until the next time you are eligible for benefits. However, you can request an extension from our Customer Care team at 800-865-3676.

CAN I GET CONTACTS INSTEAD OF LENSES?

Yes. If you prefer contacts instead of glasses, your vision **exam is covered-in-full** with your exam co-payment and VisionCare Plan provides a generous **allowance of \$150.00** to be applied towards your fitting and follow-up fees as well as materials costs. The Contact Lens allowance in LIEU OF THE LENS / FRAME BENEFIT and is provided with the same frequency as your lens benefit.

HOW DO I GET FURTHER QUESTIONS ANSWERED?

You may contact CompBenefits Customer Care Department with any questions or concerns at: 1-800-865-3676, Monday – Thursday 8am-8pm; and Friday 8am-6pm EST. or locate us on the web at www.mycompbenefits.com.

frequently asked questions

Q. *What are CompBenefits' VisionCare Plans?*

A. CompBenefits' VisionCare Plans are network-based vision plans that emphasize high quality routine eye health care from independent eye care professionals. Services and materials are provided on a pre-paid basis, and the plans pay network doctors directly. VisionCare Plan members can also use non-network doctors if they wish.

Q. *How does VisionCare Plan work?*

A. Members simply select any in-network optometrist or ophthalmologist and make their appointments. At the time of the appointment, members pay only their co-payments and for any extra cosmetic options selected. There are no forms to complete or claims to file.

Members can also choose an out-of-network provider. In this case, they pay their doctor at the time of the visit and submit receipts to CompBenefits for reimbursement. Benefits are paid according to a reimbursement schedule.

Q. *Are there any limitations to my vision benefit?*

A. Yes, there are a few. Oversized lenses, when prescribed, may be covered only when patient's face size indicates they are necessary. Blended and progressive lenses are not normally required for visual welfare and are generally excluded. Elective or cosmetic items such as photochromic lenses, fashion color-coated lenses and sun lenses are not normally covered.

Q. *Does VisionCare Plan exclude anything?*

A. Yes, some items and services are excluded.

- Orthoptics or vision training, subnormal vision aids or plano (non-prescription) lenses
- Replacement of lost or broken lenses, except at the regularly-scheduled plan intervals
- Medical or surgical treatment of the eyes
- Care provided through or required by any government agency or program, including Workers' Compensation or similar law

Q. *What do I need to access my benefits?*

A. You'll need a CompBenefits VisionPass, which you can download from our Web site, www.mycompbenefits.com. You'll take it to your eye doctor, and he or she will file it for you.

Some groups, however, may have a plan in which the eye doctor downloads your VisionPass for you.

Check with your benefit administrator for more details on how you should obtain your VisionPass.

Q. *Can I go online to find out more about my plan or get assistance?*

A. Yes. You can visit www.mycompbenefits.com to learn about your plan, to check your benefits, to use our Provider Locator, to send us an e-mail and more.

LASIK & PRK

*Opening doors to better vision for thousands of people — with affordable LASIK & PRK procedures.**



Extensive publicity and positive patient experience have created the acceptance and growth of laser vision correction. Network doctors can help plan members understand these new procedures and provide access to our network of LASIK and PRK providers.

reduced fees

The LASIK and PRK procedures are available for plan members who are nearsighted or have astigmatism and wear glasses or contacts.** We have contracted with many of the finest facilities and eye doctors to offer these procedures at substantially reduced fees. Our network of centers features all TLC Laser Center (TLC Vision) facilities as well as many of the leading independent laser centers in the country. Members receive benefits when services are received from a TLC Vision network provider with the following preferred rates:

- Silver Package: \$895/eye for Conventional LASIK
- Gold Package: \$1,295/eye for CustomLASIK
PRK is available on this package only. TLC Lifetime Commitment can be purchased, \$200 (per eye).
- Platinum Package: \$1,895/eye for CustomLASIK plus Bladeless LASIK (using Intralase technology). Includes the TLC Lifetime Commitment.

Members must call TLC Vision Advantage Program at 888.358.3937 to initiate services. If a member chooses another participating LASIK location, the member will receive a 10% discount from the provider and pay no more than \$1,800 per eye for the Conventional LASIK procedure and \$2,300 per eye for Custom LASIK.

quality providers

Network providers have been selected for this program based upon their experience and quality results. All providers of these procedures are board certified ophthalmologists who work in the most advanced facilities.

easy access to service

During your comprehensive eye health examination, your doctor can determine if you are a candidate for LASIK or PRK. If you qualify, the doctor can also make arrangements for the procedure with one of the centers that participates in this program. Plan members can also go directly to one of the participating providers.

Your VisionPass Form or your VCP ID Card verifies your eligibility for LASIK and PRK discounts. In either case, you may obtain a VisionPass Form and list of providers from our website (www.mycompbenefits.com) or by calling our Customer Care Department at 800-865-3676.***

This discount cannot be combined with any other discount or promotional offer. The CompBenefits LASIK and PRK Program is not affiliated with any medical or health plan.

* Laser-assisted in-situ keratomileusis; photorefractive keratectomy.

** If qualified as a LASIK and PRK candidate by the network doctor

*** Program availability and professional fees may vary based on location and regulatory approval.



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