



VISION

Vision wellness
is in sight



Humana®

Department of
**MANAGEMENT
SERVICES**
▶ Division of State Group Insurance



State of Florida employees

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 \$10 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.

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS

PEARLE
VISION

OPTICAL

OAKLEY

Ray-Ban

GLASSES.COM

contactsdirect



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. Call the Customer Care center seven days a week at **800-939-5369**, Monday – Saturday from 7:30 a.m. – 11 p.m., and Sunday from 11 a.m. – 8 p.m., ET. 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.

Vision Care Plan (including exam and materials)		
	See a participating provider	See a nonparticipating provider
Exam¹ with dilation as necessary	100% after \$10 copay	\$40 allowance
Lenses		
Single vision	\$100 after \$10 copay	\$40 allowance
Bifocal	\$100 after \$10 copay	\$60 allowance
Trifocal	\$100 after \$10 copay	\$80 allowance
Lens options		
Standard progressive	100% after \$60 copay	Not covered
Premium progressive		
• Tier 1	• 100% after \$70 copay	
• Tier 2	• 100% after \$94 copay	
• Tier 3	• 100% after \$135 copay	
• Tier 4	• 100% after \$175 copay	
Standard anti-reflective coating	100%	
Premium anti-reflective coating		
• Tier 1	• 100%	
• Tier 2	• 100% after \$85 copay	
• Tier 3	• 100% after \$105 copay	
UV protection	100% after \$15 copay	
Standard scratch resistant coating	100%	
Premium scratch resistant coating	100%	
Frames	\$125 wholesale allowance	\$100 retail allowance
Contact lenses²		
Elective (conventional and disposable) ³	\$150 allowance	\$75 allowance
Medically necessary (limit one pair) ⁴	100%	\$100 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 24 months	Once every 24 months

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% discount on participating provider professional services. The discount for professional services 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.



Vision plan

Monthly member rates (People First Benefit Plan Code: 3004)

Employee only	\$5.92
Employee and spouse	\$11.68
Employee and child(ren)	\$11.56
Employee and family	\$18.16

Wholesale frame allowance

Benefits include a wholesale frame allowance. If the wholesale cost exceeds the frame allowance, employees pay twice the wholesale difference. They never pay full retail.

Retail price*	Wholesale price	Wholesale allowance	Member cost	Savings
\$150 – \$225	\$125	\$125	\$0	\$150 – \$225
\$200 – \$300	\$150	\$125	\$50 ($\$150 - \$125 = \$25 \times 2 = \50)	\$150 – \$250

*Retail costs may differ and are based on two to three times the wholesale cost. Actual savings may vary.

See the savings with Humana VCP plans:

	Retail	Humana Vision In-network providers
Eye Exam	\$119	\$10
Lenses	\$153	\$10
Average retail frame cost	\$208	\$208
Average frame allowance	none	-\$125
Discount on balance over frame allowance	none	-20%
YOUR COST:	\$480	\$86.40

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

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



Additional plan discounts through participating providers

- Members receive additional fixed copayments on lens options including progressive lens, anti-reflective and polarized styles.
- Members also receive a 20% retail discount on a second pair of eyeglasses. This discount is available for 12 months after the covered eye exam and available through the participating provider who sold the initial pair of eyeglasses.
- After copay, standard polycarbonate available at no charge for dependents younger than 19 years old.
- Members' \$40 scratch-resistant lens allowance covers factory and premium scratch-resistant coatings at no additional payment.
- Members' \$70 anti-reflective lens allowance covers standard and premium anti-reflective (AR) coating products at no additional payment.

Humana Vision Lasik discount

We have contracted with many well-known facilities and eye doctors to offer Lasik procedures at substantially reduced fees. You can take advantage of these low fees when procedures are done by network providers. Participants receive a 25% discount off the usual and customary price or 5% off advertised promotions or specials for Lasik services provided by in-network providers, whichever discount is greater. The discount includes consultations, laser procedure, follow-up visits and any additional necessary corrective procedures.

Limitations and exclusions

The Vision Care Plan provides a complete analysis of the eyes and related structures to determine vision problems or other abnormalities once every 12 months. The plan covers any lenses needed for the patient's visual welfare as determined by the network doctor. Certain lenses such as those described in the "Limitations" are cosmetic in nature and are not necessary for the visual welfare of the patient. The extra cost of these must be borne by the patient. The plan offers a wide selection of frames every 24 months. The plan covers contact lenses every 12 months. The contact lens allowance replaces the lens and frame benefits, and plan copayments do not apply for the contact lens allowance.

Limitations

In no event will coverage exceed the lesser of:

1. The actual cost of covered services or materials
2. The limits of the policy, shown in the Schedule of Benefits or
3. The allowance as shown in the Schedule of Benefits. Materials covered by the policy that are lost or broken will only be replaced at normal intervals as provided for in the Schedule of Benefits.

We will pay only for the basic cost for lenses and frames covered by the policy. The insured is responsible for extras selected, including but not limited to:

1. Blended lenses
2. Progressive multifocal lenses
3. Photochromatic lenses; tinted lenses, sunglasses, prescription and plano
4. Coating of lens or lenses
5. Laminating of lens or lenses
6. Groove, drill or notch, and roll and polish; unless otherwise specifically listed as a covered benefit in the Schedule of Benefits

Exclusions

We will not cover:

1. Orthopic or vision training and any associated supplemental testing
2. Two pair of glasses, in lieu of bifocals, trifocals or progressives
3. Medical or surgical treatment of the eyes
4. Any services and/or materials required by an employer as a condition of employment
5. Any injury or illness covered under any workers' compensation or similar law
6. Sub-normal vision aids, aniseikonic lenses or nonprescription lenses
7. Charges incurred after: (a) the policy ends; or (b) the insured's coverage under the policy ends, except as stated in the policy
8. Experimental or nonconventional treatment or device
9. Contact lenses, except as specifically covered by the policy
10. High index, aspheric and nonaspheric styles
11. Oversized 61 and above lens or lenses
12. Cosmetic items, unless otherwise specifically listed as a covered benefit in the Schedule of Benefits



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 click on this [Find an eye doctor](#) link 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](#).





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.





Exclusive discounts for Humana members

Access to a variety of discounts that support your overall health and well-being

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:

- **Vision care discounts** on LASIK, exams, glasses and contacts
- **Personalized dental products** for things like invisible teeth straightening aligners, teeth whitening, and dental devices with tracking and personalized feedback
- **Hearing aid options** in your area and online
- **Additional discounts** for things like weight loss, massage therapy, fitness devices, and more



To learn more about our exclusive discounts available after you enroll in a Humana plan, scan the QR code or download the flyer [here](#).





Manage your plan online

MyCompBenefits: Your vision plan at your fingertips

Once you become a Humana vision plan member, you can register for MyCompBenefits. You'll get quick and secure access to your vision plan information anytime, anywhere:

- Order ID cards
- Check your claims status
- Review coverage details

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 resewva 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.



www.compbenefits.com/custom/state-of-fla-vision

800-939-5369

877-320-1235 (TTY: 711)



Insured or administered by Humana Insurance Company or offered by CompBenefits 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.

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