



## What is it?

Vision insurance covers preventative care, such as annual exams, and delivers preferred pricing for additional needs like glasses, contacts, and more.

## Why is this coverage valuable?

When you have vision coverage, you're protecting your eyes and your budget.

## Your vision coverage

		<b>Vision</b>	
<b>Eligibility description</b>	All Full-Time Employees		
<b>Contribution</b>	You pay the cost of your coverage.		
		<b>In-network</b>	<b>Out-of-network</b>
<b>Eye examination</b>	100% after \$10 copay		Up to \$40 reimbursement
<b>Eyeglass lenses</b>			
Single vision	100% after \$25 copay		Up to \$40 reimbursement
Bifocal	100% after \$25 copay		Up to \$60 reimbursement
Trifocal	100% after \$25 copay		Up to \$80 reimbursement
Lenticular	100% after \$25 copay		Up to \$80 reimbursement
<b>Eyeglass frames</b>	Up to \$130 allowance		Up to \$45 reimbursement
<b>Contact lenses</b>			
Covered contact lens selection	100% after \$25 copay		Up to \$125 reimbursement
Other contact lens options	Up to \$125 allowance		Up to \$125 reimbursement
Medically necessary contact lenses	100% after \$25 copay		Up to \$210 reimbursement
<b>Frequency</b>			
Eye examination	Every 12 months		Every 12 months
Eyeglass lenses OR contact lenses	Every 12 months		Every 12 months
Eyeglass frames	Every 12 months		Every 12 months
<b>General information</b>	<i>Lincoln VisionConnect</i> <sup>®</sup> members are supported through the Spectera Vision network. When you visit your eye care provider, let the office know you're a Spectera customer to maximize your in-network provider benefits.		

For additional information and details on your plan offering, please see your policy.



## Plan features

### In-network versus out-of-network coverage

- To find a Spectera vision network provider close to work or home, call **800-440-8453** or follow a few easy steps online:
  - Visit **lvc.lfg.com**.
  - On the left side of the page, enter a ZIP code or street address in the **Provider Quick Search** box.
  - Select the **Search** button to display a list of providers near you.
- If you choose an out-of-network provider, you pay the provider in full and submit a claim for reimbursement of covered services and products.
- Lincoln's exclusive in-network partnership with Warby Parker lets employees use their annual allowances to purchase eyeglass lenses and/or contact lenses from this convenient online and retail vendor.

### Covered contact lens selection

- *Lincoln VisionConnect* gives you the option to choose contact lenses instead of eyeglass lenses.
- *Lincoln VisionConnect* features a covered contact lens selection benefit.
  - This benefit covers fitting and evaluation fees, up to four boxes of contact lenses (depending on the prescription), and two follow-up visits.
  - To view your current covered contact lens choices, visit **lvc.lfg.com** or call **800-440-8453**.
  - The covered contact lens selection isn't available at 1-800 Contacts, Costco®, LensCrafters, Sam's Club®, Target, Walmart®, or Warby Parker locations.

### Other contact lens options

A \$125 allowance is provided for all other contact lenses, and for contact lenses purchased at 1-800 Contacts, Costco, LensCrafters, Sam's Club, Target, Walmart, or Warby Parker, with no copay.

Note: This allowance doesn't include the cost of a fitting, evaluation, or follow-up.

### Medically necessary contact lenses

Contact lenses are considered medically necessary at the discretion of the eye care provider and are covered 100% (after a low or no copay) when you choose an in-network provider.

### Eyeglass frames

- *Lincoln VisionConnect* provides a \$130 retail frame allowance. This covers many of today's popular eyeglass frames.
- If the cost of the frames you choose exceeds \$130, you simply pay the remaining balance, which includes a discount of up to 30% at participating providers.

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The contracting entity for Spectera Eyecare Networks is Spectera, Inc.