



Dear KRTA Member:

Thank you for considering Avesis for your vision insurance needs. Avesis with over 80,000 access points at independent and retail locations now offers you a choice of two vision programs. Choose the program that best meets your needs.

Existing Members – Open Enrollment will be held September 1<sup>st</sup> through October 31<sup>st</sup> of each year for the benefit period to commence January 1<sup>st</sup> through December 31<sup>st</sup> of the following year. Example: You enroll on 9/15/2024 and your vision benefits will run 1/1/2025 – 12/31/2025.

New Members / Qualifying Event – You have no more than 30 days after becoming a KRTA member or experiencing a qualifying event (i.e. marriage, divorce, new dependent, etc.) to enroll or make a change. Once you are enrolled you will have the balance of the current calendar year (January 1<sup>st</sup> – December 31<sup>st</sup>) that you enrolled to use your vision benefits.

The enclosed materials will help explain the benefit options and the costs.

- High Option Vision Benefit Summary
- Low Option Vision Benefit Summary
- Provider Network
- ID Card Reminders
- Member Technology
- UVP Online Glasses

Enroll online at [www.krtadentalandvision.com](http://www.krtadentalandvision.com)

If you would like to enroll by phone or have any questions please call Jason Weilage at 502-500-9623

Sincerely,

Jason Weilage  
KRTA Dental and Vision Representative

## Kentucky Retired Teachers Association - High Option

Group Number: 30790-1368

Plan Number: 065130EZL7



Vision Care Services		In-Network Member Cost	Out-of-Network Reimbursement
Vision Examination			
Includes refraction	Covered in full after \$10 copay		Up to \$35
Retinal Imaging	Up to \$45 member out-of-pocket (OOP) maximum		N/A
Materials		\$25 copay (Materials copay applies to frame or spectacle lenses, if applicable.)	
Frame Allowance			
Up to 20% discount above frame allowance.*	Members receive a \$65 wholesale allowance up to \$175 retail value†		Up to \$55
Standard Spectacle Lenses			
Single Vision	Covered in full after \$25 copay		Up to \$25
Bifocal	Covered in full after \$25 copay		Up to \$40
Trifocal	Covered in full after \$25 copay		Up to \$50
Lenticular	Covered in full after \$25 copay		Up to \$80
Preferred Pricing Options		Level 7 Option Package	
Polycarbonate (Single Vision/Multi-Focal)	Covered in full		Up to \$10
Standard Scratch-Resistant Coating	Covered in full		Up to \$5
Ultraviolet Screening	Covered in full		Up to \$6
Solid or Gradient Tint	Covered in full		Up to \$4
Standard Anti-Reflective Coating	Covered in full		Up to \$24
Level 1 Progressives	Covered in full		Up to \$40
Level 2 Progressives	Covered in full		Up to \$48
All Other Progressives	\$140 allowance + up to 20% discount		Up to \$48
Transitions® (Single Vision/Multi-Focal)	\$70/\$80		N/A
Polarized	\$75		N/A
PGX/PBX	\$40		N/A
Other Lens Options	Up to 20% discount*		N/A
Contact Lenses (in lieu of frame and spectacle lenses)			
Elective	\$130 allowance		Up to \$110
Medically Necessary‡	Covered in full		Up to \$250
Refractive Laser Surgery			
Up to 25% provider discount*	Onetime/lifetime \$150 allowance Provider discount up to 25%*		Onetime/lifetime \$150 allowance
Frequency			
Eye Examination	Once every 12 months		
Lenses or contact lenses	Once every 12 months		
Frame	Once every 24 months		

### Reliable & Dependable

Avēsis provides exceptional vision care benefits for millions of commercial members throughout the country.

The Avēsis vision care products give our members an easy-to-use vision benefit that provides excellent value and protection.

### Rates

#### Member Paid Rates - Annually

Member	\$ 193.00
Member + Dependent	\$ 309.00
Member + Family	\$ 441.00

### How can we help you?

#### Avēsis Website:

www.avesis.com

#### Customer Service:

855-214-6777

7 a.m. - 8 p.m. EST

#### LASIK Provider:

877-712-2010

† Value may be less depending on the providers retail pricing.

\* Discounts are not insured benefits.

‡ Enhanced benefit for certain conditons.

¶ Save up to 25% on average LASIK prices when you use Qualsight (visit qualsight.com/-avesis for more information).

† At participating Walmart/ Sam's locations, retail pricing for your plan is \$68 .

At participating Costco locations, retail pricing is \$54.99 .

Avēsis vision insurance products are underwritten by Fidelity Security Life Insurance Company® (FSL), Kansas City, MO, when insured by FSL. Approved by FSL date of 11/23. Administered by Avēsis. Policy # VC-16, Form M-9059.

## Here's How It Works

When you need to see an eye care professional, simply visit [www.avesis.com](http://www.avesis.com) or contact Avēsis' Customer Service Monday through Friday, 7 a.m. to 8 p.m. (EST) at 855-214-6777 to receive a listing of providers in your area.

**1** Select  
a provider

**2** Make an  
appointment

**3** Visit the provider  
for service

**4** Pay any copays or  
additional expenses

### Using Out-of-Network Providers

Members who elect to use an out-of-network provider must pay the provider in full at the time of service and submit a claim to Avēsis for reimbursement. Reimbursement levels are in accordance with the out-of-network reimbursement schedule previously listed. Out-of-network benefits are subject to the same eligibility, availability, frequency of benefits, and limitation and exclusion provisions of the plan, and are in lieu of services provided by a participating Avēsis provider. Out-of-network claim forms can be obtained by contacting Avēsis' Customer Service Center or your group administrator, or by visiting [www.avesis.com](http://www.avesis.com).

### Termination Provisions

The coverage will continue as long as the group policy remains in force, the premiums are paid, and as long as the employee and any covered dependents remain eligible and the employees coverage remains in force.

### Notes and Disclaimers

The contact lens allowance may be used all at once or throughout the plan year as needed or may be applied toward contact lenses only, or both contact lenses and professional services (fitting fees). Refractive Laser Surgery is considered an elective procedure, and may involve potential risks to patients. Avēsis is not responsible for the outcome of any refractive surgery. Discounts on materials are not available at Walmart locations. Members may not use their contact lens allowance toward fitting fees at Walmart and are responsible for any out-of-pocket fees associated with fittings there. Discounts on materials are not available at Costco locations. ID cards are not required for services.

### Limitations and Exclusions

Some provisions, benefits, exclusions, or limitations listed herein may vary depending on your state of residence.

#### Limitations

This plan is designed to cover eye examinations and corrective eyewear. It is also designed to cover visual needs rather than cosmetic options. Should the member select options that are not covered under the plan, as shown in the schedule of benefits, the member will pay a discounted fee to the participating Avēsis provider. Benefits are payable only for services received while the group and individual member's coverage is in force.

### Exclusions

No benefits will be paid for services or materials connected with or charges arising from:

1. Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing; Aniseikonic lenses;
2. Medical and/or surgical treatment of the eye, eyes, or supporting structures;
3. Any Vision Examination, or any corrective eyewear, required by an Employer as a condition of employment and safety eyewear, unless specifically covered under the Policy;
4. Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether Federal, state, or subdivisions thereof;
5. Plano (non-prescription) lenses;
6. Non-prescription sunglasses;
7. Two pair of glasses in lieu of bifocals; or
8. Services or materials provided by any other group benefit plan providing vision care.

Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Period when Vision Materials would next become available.

### Refractive Surgery Vision Benefit Exclusions

Benefits are not payable for any of the following:

1. Routine vision examinations or corrective vision materials, including corrective eyeglasses, fittings, lenses, frames, or contact lenses; or
2. Medical or surgical procedures, services, or treatments:
  - a. not specifically covered under this Rider;
  - b. provided free of charge in the absence of insurance
  - c. payable under any Workers' Compensation law or similar statutory authority
  - d. payable under governmental plan or program, whether Federal, state, or subdivisions thereof.

## Kentucky Retired Teachers Association - Low Option

Group Number: 30790-1368

Plan Number: 050130EZL1



Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement
Vision Examination		
Includes refraction	Covered in full after \$10 copay	Up to \$35
Retinal Imaging	Up to \$45 member out-of-pocket (OOP) maximum	N/A
Materials		
	\$25 copay (Materials copay applies to frame or spectacle lenses, if applicable.)	
Frame Allowance		
Up to 20% discount above frame allowance.*	Members receive a \$50 wholesale allowance up to \$150 retail value†	Up to \$45
Standard Spectacle Lenses		
Single Vision	Covered in full after \$25 copay	Up to \$25
Bifocal	Covered in full after \$25 copay	Up to \$40
Trifocal	Covered in full after \$25 copay	Up to \$50
Lenticular	Covered in full after \$25 copay	Up to \$80
Preferred Pricing Options		
Level 1 Option Package		
Polycarbonate (Single Vision/Multi-Focal)	\$40/\$44 (Covered in full up to age 19)	N/A (Up to \$10 for ages up to 19)
Standard Scratch-Resistant Coating	\$17	N/A
Ultraviolet Screening	\$15	N/A
Solid or Gradient Tint	\$17	N/A
Standard Anti-Reflective Coating	\$45	N/A
Level 1 Progressives	\$75	Up to \$40
Level 2 Progressives	\$110	Up to \$40
All Other Progressives	\$50 allowance + up to 20% discount	Up to \$40
Transitions® (Single Vision/Multi-Focal)	\$70/\$80	N/A
Polarized	\$75	N/A
PGX/PBX	\$40	N/A
Other Lens Options	Up to 20% discount*	N/A
Contact Lenses (in lieu of frame and spectacle lenses)		
Elective	\$130 allowance	Up to \$110
Medically Necessary‡	Covered in full	Up to \$250
Refractive Laser Surgery		
Up to 25% provider discount¥	Onetime/lifetime \$150 allowance Provider discount up to 25%*	Onetime/lifetime \$150 allowance
Frequency		
Eye Examination	Once every 12 months	
Lenses or contact lenses	Once every 12 months	
Frame	Once every 24 months	

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### Rates

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Member	\$ 149.00
Member + Dependent	\$ 227.00
Member + Family	\$ 315.00

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At participating Costco locations, retail pricing is \$54.99 .

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### Exclusions

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1. Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing; Aniseikonic lenses;
2. Medical and/or surgical treatment of the eye, eyes, or supporting structures;
3. Any Vision Examination, or any corrective eyewear, required by an Employer as a condition of employment and safety eyewear, unless specifically covered under the Policy;
4. Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether Federal, state, or subdivisions thereof;
5. Plano (non-prescription) lenses;
6. Non-prescription sunglasses;
7. Two pair of glasses in lieu of bifocals; or
8. Services or materials provided by any other group benefit plan providing vision care.

Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Period when Vision Materials would next become available.

### Refractive Surgery Vision Benefit Exclusions

Benefits are not payable for any of the following:

1. Routine vision examinations or corrective vision materials, including corrective eyeglasses, fittings, lenses, frames, or contact lenses; or
2. Medical or surgical procedures, services, or treatments:
  - a. not specifically covered under this Rider;
  - b. provided free of charge in the absence of insurance
  - c. payable under any Workers' Compensation law or similar statutory authority
  - d. payable under governmental plan or program, whether Federal, state, or subdivisions thereof.



# We've Got You Covered

## See for Miles and Miles

Networks are the fabric of a benefits program. Ours is tightly woven—with credentialed, well-respected vision care providers—to bring you insurance coverage you can trust no matter where you travel throughout the entire country.

## Set Your Sights on Convenience

Our national network has been built with you in mind! Having a balanced mix of independent and retail ophthalmologists, optometrists, and opticians makes it easy to find the right provider for your eye care needs. With over 80,000 access points, it's no wonder 97 percent of Avēsis members stay in network.

## Go the Distance with Us

Visit [www.avesis.com](http://www.avesis.com) and click Provider Search to find a network provider.

Looking for LASIK doctors who participate with us? Visit the QualSight LASIK<sup>®</sup> website for a list. ([www.qualsight.com/-avesis](http://www.qualsight.com/-avesis))

Still have questions? Call 800-828-9341.



## Here are just a few of the major retailers who participate with Avēsis:

- America's Best Contacts & Eyeglasses<sup>™</sup>
- Cohen's Fashion Optical<sup>®</sup>
- Costco<sup>®</sup> Wholesale
- Eyeglass World<sup>®</sup>
- Eyemart Express<sup>™</sup>
- EyeMasters
- For Eyes
- JCPenney Optical
- Midwest Vision Centers
- MyEyeDr.
- Nationwide<sup>™</sup> Vision
- Pearle Vision<sup>®</sup>
- Sam's Club<sup>®</sup>
- Shopko<sup>®</sup>
- Sterling Optical<sup>®</sup>
- SVS Vision Optical Centers
- Target<sup>®</sup> Optical
- TSO<sup>™</sup> Texas State Optical
- Visionworks<sup>®</sup>
- Walmart<sup>®</sup>

Some locations may not offer all services. Full-service or materials-only status can be found through the provider search tool. Please check [www.avesis.com](http://www.avesis.com) prior to scheduling an appointment. Avēsis Incorporated and Avēsis Third Party Administrators, Inc. (Avēsis), are wholly owned subsidiaries of Guardian. Guardian<sup>®</sup> is a registered service mark of The Guardian Life Insurance Company of America, New York, NY. ©2019 Avēsis Incorporated. ©2019 Guardian. All rights reserved. Used with express permission. QualSight<sup>®</sup> LASIK is a vision correction benefit management company that provides certain vision correcting procedures through a third-party arrangement between Avēsis and QualSight. #2019-78289 (exp. 5/20).

## **Avēsis Vision - ID Card Reminders**

- ✓ **Vision ID Cards include the enrolled subscriber's name** and not the name of each enrolled dependent.
- ✓ **One ID card is issued** for members with *Employee Only* coverage. Two ID cards are issued for members with any additional covered dependents.
- ✓ **New ID cards are not re-issued every year.** Only newly enrolled employees or those moving from *Employee Only* coverage to a higher tier level with newly added dependents will receive new ID cards.
- ✓ **Additional ID cards can be obtained several ways** as follows:
  - Log into the member web portal at [www.Avesis.com](http://www.Avesis.com) and print a paper ID card, or
  - Request an additional or replacement ID card by logging into the member portal and requesting via member services or call **member services** at **1-800-828-9341** or **1-855-214-6777**, or
  - Request a paper copy from a benefits team member, who can log into the web portal as an administrator and print a paper copy for you.

### **PLEASE NOTE:**

**Replacement ID cards** should arrive within 10-14 days of request (usually sooner). They will arrive **via USPS in a white, non-descript envelope** that some recipients mistake for "junk-mail" and discard in error. Please be on the lookout for these documents once requested!

-Thank you for partnering with Avēsis Vision

# Member Technology

Using and managing your healthcare benefits should fill you with a sense of wellbeing. Avēsis makes it easy with our Member Portal. The first step is signing up. Visit [www.avesis.com](http://www.avesis.com), and click Members. The only thing you'll need is information you already know, like your name and date of birth. Once you're registered, you'll have the secure access you seek to everything you need for clear vision!

## Print ID Cards

Didn't get one in the mail yet? Need an extra? Lost your card? Print a replacement easily right from our portal. But remember: you never need to show your ID to receive benefits.

## See Claims Status

If you've submitted a claim for an out-of-network service, you can see its progress here. You can also check to see whether Avēsis has paid your vision care provider.

## View Benefit Summaries

See the full range of benefits—from eye exams to LASIK—of your plan for you and all non-adult members covered under your plan.

## Submit Claims

Go paperless! Now you can submit your out-of-network vision claims through our member portal. It's faster, easier, and better for the environment than submitting paper claims. And you'll even be reimbursed faster!

## Check Eligibility

Wonder when you can get that pair of frames you've been longing for? See when you had service last and when you'll be eligible again!

## Search for Providers

Find your most convenient provider from among the tens of thousands who participate with us. Search by mile radius, provider name, city and state, and more.

## Nominate Providers

Don't see your eye doctor on our list? Nominate one using a handy form on our website. Give us as much information as you can, and we'll do the rest!

## Learn More

Good ocular health begins with you. Learn more about sight through our FAQs, glossary and vital vision facts.

## Try Our Demos

Visit <http://commercial.avesis.com/portal-demo/p/1> to see a video demonstration of our website and how to use its features

## Need Assistance?

Our Customer Care Center can be reached at 855-214-6777, Monday through Friday, 7:00 a.m. to 8:00 p.m. EST.



# Vision at a Distance

## Update Your Vision—and Your Look—From The Comfort Of Home

Introducing Avēsis Vision Delivered, powered by UVP. It's just what you need to keep your vision sharp and your look fresh when visiting your provider for new glasses is inconvenient. Shop online using your in-network benefits—no claim form required. Avēsis Vision Delivered delivers!

## Get The Most Out Of Your Vision Insurance Benefits



Call customer service, available 24/7, at 844-244-1184 with any questions or concerns.



Use our virtual try-on tool that shows members how the glasses will look on you.



Enjoy a risk-free shopping experience with free shipping and returns.



Choose from over 6,000 styles of glasses and sunglasses, including designer brands.



Choose state-of-the-art coatings and lenses for all prescription types: blue light blocking, mirrored, polarized, Transitions<sup>®</sup>, polycarbonate, digital progressive, and thin high-index lenses.

## Getting glasses online is easy!

1. Log into your Avēsis account.
2. Click the link to our online portal.
3. Explore thousands of styles.
4. Try on glasses virtually.
5. Complete your order. (You can enter your prescription manually or upload a photo of it to your account.)
6. Enjoy free shipping, free returns, and a risk-free, money-back guarantee.



You can enroll online at [www.krtadentalandvision.com](http://www.krtadentalandvision.com)  
or call Jason Weilage at 502-500-9623

Thank you for choosing Avesis as your vision benefits carrier!