

Product highlights and features

Lincoln vision insurance

Lincoln VisionConnect® provides fully insured coverage – not a discount program – with valuable features and benefits, as well as a broad provider network, to help meet your clients’ needs.

Network	
	<p>Our network partnership with Spectera delivers:</p> <ul style="list-style-type: none"> ▪ A national network of more than 100,000 access points ▪ Over 100 leading retail chains nationwide ▪ An exclusive partnership with Warby Parker that lets employees purchase eye glasses and/or contact lenses online or in store with their benefit ▪ Additional online purchasing options through Glasses USA, which provides more than 7,000 styles of glasses and sunglasses, including designer brands, with some lens upgrades at no additional cost.
Eligibility and plans	
Eligibility	<ul style="list-style-type: none"> ▪ Employee ▪ Spouse¹ ▪ Dependent children of covered employees are eligible for coverage to age 26 in most states, as required by the Affordable Care Act, whether married or unmarried¹
Types of plans	<ul style="list-style-type: none"> ▪ Voluntary ▪ Contributory ▪ Fully insured product, not a discount program ▪ Ten different plan designs, with choices for copays and service frequencies that best meet employees’ needs ▪ Can be sold with other lines of coverage or as a standalone product
Accessing services	<ul style="list-style-type: none"> ▪ No identification cards required ▪ Patient gives the provider their name and date of birth ▪ Locate a provider at http://lvc.lfg.com
Benefits	
In-network	<ul style="list-style-type: none"> ▪ Eye Exam Benefit: Routine check on the condition of the eyes and principal vision functions; paid in full after copay ▪ Frame Allowance Benefit: \$130 to use toward the purchase of any frame choice; no limitations on brand or type of frame; up to a 30%² discount is applied to the cost above the allowance ▪ Eyeglass Lens Benefits: Standard single, bifocal, trifocal and lenticular lenses are covered in full after copay <ul style="list-style-type: none"> – Polycarbonate lenses for dependents³ and standard scratch-resistant coating provided at no charge – Other lenses, coatings and materials provided at lower-than-retail pricing ▪ Contact Lens Benefits: Option to use benefits for contacts instead of frames and lenses <ul style="list-style-type: none"> – Contact Lens Allowance: Provides up to \$125 allowance toward the purchase of contacts – Covered Contact Lens Selection: Choose from a list of approved contact lenses; the cost of up to four boxes of contacts, based on type, is covered in full (after copay, if applicable); fitting/evaluation fees are fully covered, plus up to two follow-up visits – Medically Necessary Contacts: Covered at 100% when seeing an in-network provider; material copays apply ▪ Wellness Benefits – Maternity Benefit and Children’s Eye Care Program: Pregnant or breastfeeding women, and children up to age 13 receive additional coverage for each service frequency period: <ul style="list-style-type: none"> – A second eye exam, after any applicable co-pay – A new pair of glasses including frames and lenses (if the prescription changes .5 diopter or greater)
Out-of-network	<ul style="list-style-type: none"> ▪ Reimbursement up to \$40 for an eye exam ▪ Reimbursement up to \$45 for frames of any type and between \$40 – \$80 for lenses, based on type ▪ Reimbursement up to \$125 toward contacts in lieu of frames and lenses

Value-added

- Up to a 20% discount on an additional pair of eyeglasses or contact lenses at participating providers
- Up to a 10% discount on mail-order contacts at myvisionlenses.com
- QualSight provides members with access to:
 - Free LASIK consultation with in-network providers
 - Preferred pricing with in-network providers
 - Convenient access to experienced LASIK surgeons at more than 900 locations nationwide
 - A personal QualSight Care Manager for one-on-one help throughout the process
 - Flexible 0% financing options available to qualified applicants

Rates and licensing information

Rate information

- Two-year rate guarantee is standard
- Two-, three- or four-tier rating structures

Licensing

- Broker and broker's agency must be licensed with the state and appointed with Lincoln Financial Group and UnitedHealthcare®.



Contact your Lincoln employee benefits representative today to learn more.

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LCN-3153942-070720

PDF 8/20 **Z01**

Order code: VIS-PHIGH-FLI001



¹ Employee must elect coverage for spouse, and dependent must be eligible.

² Up to 30% discount available at participating network provider locations.

³ Dependents under the age of 19.

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For Brokers and Employers