

Aetna Vision<sup>SM</sup> Preferred  
FAQs

Question	Answer
Why should I enroll in a vision plan?	Vision insurance/vision benefits plans can make routine eye care more affordable, especially if you are among the majority of Americans who wear prescription eyeglasses or contact lenses. Once enrolled, your premiums will be deducted from your paycheck (pre-tax), then you'll only have to pay out of pocket for any additional items not covered by your plan.
What to consider when comparing vision plans?	Consider both the network and the covered services in addition to premium. Do you have a choice of participating providers? Do the benefits meet your needs and are they easy to understand & use? Does the plan credential all providers?
Can I enroll in Aetna Vision Preferred if I don't have Aetna medical benefits?	Yes! Aetna Vision Preferred is a stand-alone plan. Your enrollment in Aetna Vision Preferred (AVP) is independent of your medical, dental, and other benefit enrollments.
Do I have to enroll the same dependents on my Aetna Vision plan as my medical or dental plan?	Your dependent coverage can vary from your medical & dental enrollment.
What is covered by the Aetna Vision Preferred stand-alone vision plan?	The Aetna vision Preferred plan covers routine vision services such as Comprehensive eye examinations, eyeglass frames, eyeglass lenses, lens options and contact lenses. Additionally, you'll receive discounted or fixed member pricing on premium lens options such as premium progressive lenses, anti-reflective coatings, and photochromic lenses that darken in sunlight and are clear indoors.
What do I have to pay for items covered under the Aetna Vision Preferred plan when I visit a network provider?	There are copays on your basic coverage for eye exams & lenses. There is a \$10 copay for your routine eye exam; \$10 copay for lenses (single vision, bifocal, trifocal, lenticular); additional discounts available for progressive lenses & eyeglass lens options. Your plan also includes a \$175 eyeglass frame allowance and a \$175 contact lens allowance. Note that contact lenses are in lieu of eyeglass lenses within your benefit period.
What if I choose an eyeglass frame that costs more than my \$175 frame allowance?	We believe in ensuring that members have freedom of choice. You're not limited to selecting frames within your benefit allowance. You may select any available frame and will receive a 20% discount off the amount over your allowance. For example, a \$200 frame less the \$175 benefit allowance = \$25. With your 20% discount, your out-of-pocket cost for these \$200 frames will be \$20.
How often can I use my vision coverage?	Your plan provides for coverage once per calendar year for Exams, frames, lenses (eyeglass lenses OR contact lenses).

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<p>Where can I use my Aetna Vision Preferred benefit?</p>	<p>You can see any provider you want - in the Aetna Vision Preferred network or out. With thousands of in-network providers including independent providers and retailers, our network is one of the largest in the industry. We also offer online options for eyeglasses at <a href="http://glasses.com">glasses.com</a> and contact lenses at <a href="http://www.contactsdirect.com">www.contactsdirect.com</a>.</p>
<p>Must I select a primary care vision provider? Do I need pre-authorization? Do all family members need to use the same provider?</p>	<p>No. You are free to choose any licensed vision care provider. You can even select one provider for your eye exam and another for your eyeglasses. There is no need to tell us who you intend to visit and no pre-authorization is required. Plus, with a choice of providers, you may choose one and your spouse, or children another.</p>
<p>Do I have to meet a deductible?</p>	<p>No, there are no deductibles included with the Aetna Vision Preferred plan.</p>
<p>How do I use the benefit once I'm enrolled?</p>	<p>Using your vision benefits at a network provider is easy. Upon enrollment, we'll send a Welcome Packet to the subscriber that includes your benefit information, a list of providers nearest to your home, and more. You may also locate an in-network provider at <a href="http://www.aetnavision.com">www.aetnavision.com</a> or by calling the toll-free # in your welcome packet. Schedule an appointment for your exam, show your ID card (or provide your Aetna ID #) so the provider can view your benefits &amp; eligibility. The provider's staff will advise you of any applicable copays &amp; amounts over your coverage, and they will also submit your in-network claim.</p>
<p>What's the difference between Standard and Premium Progressive lenses?</p>	<p>Progressive lenses (no-line bifocals) are constantly improving with new technology, always with a goal to reach the sharpest level of vision customized to the patient's measurements. An easy way to see the difference is to compare a basic model car vs. a sports car... they'll both get the job done, but the experience is very different!</p>
<p>What's the difference between a Standard vs. Premium Contact Lens Fit &amp; Follow-up?</p>	<p>A contact lens Fit &amp; Follow-up visits are required in addition to your Comprehensive eye exam to ensure a proper fit for your contact lenses. Standard contact fitting is the applications of clear, soft, spherical, daily-wear contact lenses for single-vision prescriptions; Premium Contact lens fittings are conducted for more complex applications. Your doctor will advise which fitting is right for you.</p>
<p>Does Aetna Vision Preferred cover Pink eye or other non-routine vision conditions?</p>	<p>No. The plan covers routine vision services only. Check your medical plan to see if you have coverage for non-routine vision services.</p>

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<p>What's the best way to search for providers?</p>	<p>Go to <a href="http://www.aetnavision.com">www.aetnavision.com</a> and select "Find a Provider." Simply enter your zip code and you'll see a listing of the closest private practice &amp; retail providers. Selecting ADVANCED search will allow you to search for a particular provider, providers with evening, weekend and/or online appointment scheduling. You could even search for specific frame brands!</p>
<p>What if I want to go out of network?</p>	<p>Your plan provides out-of-network benefits, but remember that you can maximize your benefit if you stay in-network. If you choose to use your benefits out-of-network, simply send us a completed claim form with receipts and we'll reimburse you up to your eligible out-of-network benefits.</p>
<p>Could I get my exam at one provider and my glasses at another?</p>	<p>Absolutely! We want you to be able to use your exam and eyewear benefits at whichever participating provider you choose.</p>
<p>Are there any additional features or benefits of Aetna's vision plan?</p>	<p>Yes! In addition to the covered benefits, you have additional discounts and cost savings on many items including:</p> <ul style="list-style-type: none"> <li>up to 40% off additional pairs of prescription sunglasses &amp; eyeglasses. These discounts apply ANY day at any In-Network provider.</li> <li>20% off any amounts over your \$175 frame allowance</li> <li>Savings on discounted lens options</li> <li>15% off any balance over your \$175 conventional contact lens benefit</li> <li>20% off any non-covered items including non-prescription sunglasses</li> <li>15% off the retail price or 5% off the promotional price of LASIK or PRK</li> <li>Retinal imaging discount of \$39</li> <li>Use your in-network contact lens benefit online through <a href="http://contactsdirect">contactsdirect</a></li> <li>Once enrolled, you'll be eligible for additional coupons &amp; savings!</li> </ul>
<p>Where can I see more info online about Aetna Vision Preferred?</p>	<p><a href="http://www.aetnavision.com">www.aetnavision.com</a></p>