



Health Net Life Insurance Company (Health Net)

Find Your Whole Health Coverage

HEALTH NET VISION PPO



*Coverage for
every stage of life™*



An eye exam means more than checking your vision. It judges your eye health and is critical in the early detection of several vision- and health-related conditions. These include:

- *Glaucoma*
- *Cataracts*
- *Diabetes*
- *Hypertension*



Eye exams are important for the health and safety of children. The American Optometric Association suggests that children get their first eye exam from an eye doctor as early as six months of age.

Our Vision PPO plans allow you to choose either a contracted PPO network provider or any licensed vision provider for covered services. You do not need to choose one vision provider for yourself or for your covered family members.

Vision PPO network

Our network of vision care providers includes ophthalmologists (MD/DOs), optometrists (ODs) and opticians (RDOs). Credentials of all providers are checked before they are admitted to our network.

See below for a description of each.

TYPES OF VISION PROVIDERS

Optometrist (OD): Doctors of Optometry are primary health care providers who examine, diagnose, treat, and manage conditions and some diseases of the human eye and visual system. Optometrists are qualified to provide comprehensive eye exams.

Ophthalmologist (MD or DO): Physicians who specialize in the treatment of diseases and disorders of the eye. Ophthalmologists are qualified to provide comprehensive eye exams, treat and manage conditions and diseases of the human eye and visual system, and perform eye surgery.

Registered Dispensing Optician (RDO): Opticians are registered with the state Medical Board and sell, dispense and/or fabricate eyeglasses in accordance with the prescriptions of optometrists and ophthalmologists. Opticians are not qualified to provide eye exams.

Health Net Vision plan providers are dedicated to preserving your vision, while also making it convenient for you to receive quality eye care.

WHY CHOOSE A PPO-CONTRACTED VISION PROVIDER?

When you use a PPO-contracted vision provider, you'll get negotiated contract rates with those providers, thus lowering your out-of-pocket costs.

Choosing frames

When visiting a Health Net Vision plan provider, you may select from a wide variety of frames to fit your lifestyle.

- You can choose traditional, contemporary or fashion frames.
- Many Health Net Vision plan providers carry frames from some of the best known and most prestigious names in the global fashion and luxury industries, including
 - Luxottica;
 - Oakley;
 - Ray-Ban;
 - Burberry;
 - Tiffany & Company;
 - and more.



You should consult with your provider if you have questions about how your vision care plan will be applied to your eyewear choice.



What's covered?

Here are a few highlights from our Vision PPO plans:

- **An allowance should you prefer contact lenses instead of traditional glasses.** Please refer to your Certificate of Coverage for specific plan allowances.
- **Our vision plans provide discounts up to 40% off a second complete pair of glasses through in-network providers.** This discount works if you buy a set of contact lenses or glasses, then want a second set of glasses. Plus, there are no claim forms to process and you'll have no limit to buying second sets of glasses.
- **Coverage for the most popular lens options** – such as ultraviolet, scratch-resistant and antireflective coatings; tints; and polycarbonate lenses – at a scheduled discount. Additional lens options are available at a 20% discount.
- **Choose from any available frame at a provider location.** Members may apply their frame allowance to the frame of their choice and receive 20% off any remaining balance – and even more significant savings on higher quality eyewear.
- **“Medically necessary” contacts are a covered benefit for members who have one of four medical conditions:**
 1. Anisometropia of 3D in meridian powers.
 2. High Ametropia exceeding -10D or +10D in meridian powers.
 3. Keratoconus when the member's vision is not correctable to 20/25 in either or both eyes using standard spectacle lenses.
 4. Vision improvement other than Keratoconus for members whose vision can be corrected two lines of improvement on the visual acuity chart when compared to the best corrected standard spectacle lenses.



Access your vision benefits

1. Locate the provider nearest you by contacting **Health Net Vision Member Services** at **1-866-392-6058** or by going to our website at **www.healthnet.com**.
2. **Schedule an appointment:** Many provider locations have evening and weekend hours to accommodate busy schedules and some locations, including LensCrafters, Pearle Vision, Sears Optical, and Target Optical, have walk-in appointments available.
3. **Receive services:** When you arrive at the provider office, identify yourself as a Health Net Vision member.



No claim forms for in-network

With your Health Net Vision plan, you do not need to obtain a claim form for the in-network services. Simply tell your provider that you are a Health Net Vision member when you make your appointment or visit a participating provider location. You will need to obtain an out-of-network claim form for out-of-network services.

Nondiscrimination Notice

Health Net Life Insurance Company (Health Net) complies with applicable federal civil rights laws and does not discriminate, exclude people or treat them differently on the basis of race, color, national origin, ancestry, religion, marital status, gender, gender identity, sexual orientation, age, disability, or sex.

HEALTH NET:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Health Net's Customer Contact Center at:

Group Plans through Health Net 1-800-522-0088 (TTY: 711)

If you believe that Health Net has failed to provide these services or discriminated in another way based on one of the characteristics listed above, you can file a grievance by calling Health Net's Customer Contact Center at the number above and telling them you need help filing a grievance. Health Net's Customer Contact Center is available to help you file a grievance. You can also file a grievance by mail, fax or email at:

Health Net Life Insurance Company Appeals & Grievances
PO Box 10348
Van Nuys, CA 91410-0348

Fax: 1-877-831-6019

Email: Member.Discrimination.Complaints@healthnet.com (Covered Persons) or
Non-Member.Discrimination.Complaints@healthnet.com (Applicants)

You may submit a complaint by calling the California Department of Insurance at 1-800-927-4357 or online at <https://www.insurance.ca.gov/01-consumers/101-help/index.cfm>.

If you believe you have been discriminated against because of race, color, national origin, age, disability, or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights (OCR), electronically through the OCR Complaint Portal, at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD: 1-800-537-7697).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

English

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or call 1-800-522-0088 (TTY: 711).

Arabic

خدمات اللغة مجانية. يمكنك الحصول على مترجم فوري. ويمكنك الحصول على وثائق مقروءة لك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة الهوية، أو اتصل على مركز الاتصال التجاري (TTY: 711) 1-800-522-0088

Armenian

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեզ համար: Օգնության համար զանգահարեք մեզ ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք 1-800-522-0088 (TTY: 711).

Chinese

免費語言服務。您可使用口譯員。您可請人使用您的語言將文件內容唸給您聽，並請我們將有您語言版本的部分文件寄給您。如需協助，請致電您會員卡上所列的電話號碼與我們聯絡，或致電 1-800-522-0088 (TTY: 711)。

Hindi

बनिा लागत की भाषा सेवाएँ। आप एक दुभाषयिा प्रापूत कर सकते हैं। आपको दसूतावेज पढ कर सुनाए जा सकते हैं। मदद के लएि, आपके आईडी कार्ड पर दएि गए सूचीबद्ध नंबर पर हमें कॉल करें, या 1-800-522-0088 (TTY: 711)।

Hmong

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntawv kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntawm koj daim npav los yog hu 1-800-522-0088 (TTY: 711).

Japanese

無料の言語サービス。通訳をご利用いただけます。文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話いただくか、1-800-522-0088 (TTY: 711)。

Khmer

សេវាភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូម ទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្ម នៃក្រុមហ៊ុន 1-800-522-0088 (TTY: 711)។

Korean

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 귀하가 구사하는 언어로 문서의 낭독 서비스를 받으실 수 있습니다. 도움이 필요하시면 보험 ID 카드에 수록된 번호로 전화하시거나 1-800-522-0088 (TTY: 711).

Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hólq. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólinígíí bikáa'gi béesh bee hane'í bikáa' áají' hodiílnih éi doodaii' 1-800-522-0088 (TTY: 711).

Persian (Farsi)

خدمات زبان به طور رایگان. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید که اسناد برای شما قرائت شوند. برای دریافت راهنمایی، با ما به شماره ای که روی کارت شناسایی شما درج شده تماس بگیرید یا با مرکز تماس بازرگانی 1-800-522-0088 (TTY: 711).

Panjabi (Punjabi)

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਰਿਪਾ ਕਰਕੇ 1-800-522-0088 (TTY: 711).

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочитать документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 1-800-522-0088 (TTY: 711).

Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o comuníquese con el 1-800-522-0088 (TTY: 711).

Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalistang numero sa inyong ID card o tawagan ang 1-800-522-0088 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้สามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตามหมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-522-0088 (TTY: 711)

Vietnamese

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu cầu được đọc cho nghe tài liệu. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị hoặc gọi 1-800-522-0088 (TTY: 711).

Contact us

OUR MEMBER SERVICES REPRESENTATIVES ARE EAGER TO ASSIST YOU.



Toll-free: 1-866-392-6058

Toll-free fax: 1-866-293-7373

TTY: 711



Hours of operation:

Monday–Saturday, 4:30 a.m. to 8:00 p.m. Pacific time (PT)

Sunday, 8:00 a.m. to 5:00 p.m. (PT)



**Mailing address for Member Services and
out-of-network claims**

Health Net Vision

PO Box 8504

Mason, OH 45040-7111

Health Net Vision plans are underwritten by Health Net Life Insurance Company and serviced by Envolve Vision Inc. and EyeMed Vision Care, LLC.

Discounts on vision care services and products are made available by EyeMed.

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