

Health Net Life Insurance Company (Health Net)  
Large Group

# Health Net Vision

Supreme plan 010-2

It's the vision coverage you want with the convenience you need.

Real convenience means you have choice. Like getting affordable eye care services from a network of ophthalmologists, optometrists and opticians. And coverage on lenses and frames from an expansive network of independent and optical retailers, including LensCrafters, Sears Optical and Target Optical. Plus service hours designed to fit your schedule – evenings, weekends and lunch hours. You get all this and more with our vision PPO plans.<sup>1</sup>

### An easier way to order contact lenses

You can now order contact lenses online using ContactsDirect at [www.contactsdirect.com](http://www.contactsdirect.com). With ContactsDirect, you can use your in-network benefit to help reduce your costs.

Our vision PPO plans also cover contact lenses and offer discounts on LASIK and PRK laser vision corrections from U.S. Laser Network.<sup>2</sup> To find a local eye care provider, call Health Net Vision Member Services toll-free at 1-866-392-6058, Monday through Saturday, 4:30 a.m. to 8:00 p.m. and Sundays, 8:00 a.m. to 5:00 p.m. Pacific time.

Kim Aung  
Health Net



You can visit us  
online at  
[www.healthnet.com](http://www.healthnet.com).

### Benefits and coverage

<i>Vision care services</i>	<i>In-network member cost</i>	<i>Out-of-network member reimbursement</i>
Exam with dilation as necessary	\$0 copay	Up to \$40
<b>Exam options<sup>3</sup></b>		
Standard contact lens fit and follow-up	Up to \$55	N/A
Premium contact lens fit and follow-up	10% off retail	
<b>Standard plastic lenses</b>		
Single vision	\$10 copay	Up to \$40
Bifocal	\$10 copay	Up to \$60
Trifocal	\$10 copay	Up to \$80
Lenticular	\$10 copay	Up to \$80
Standard progressive lenses	\$75	\$60
Premium progressive lenses	\$75 plus 80% of charge less \$120 allowance	\$60
<b>Frames</b>		
Any frame available at a provider location	\$0 copay, \$120 retail allowance for any frame plus 20% discount off balance over allowance	Up to \$45

(continued)

<i>Vision care services</i>	<i>In-network member cost</i>	<i>Out-of-network member reimbursement</i>
<b>Lens options<sup>3</sup></b>		
UV coating	\$15	N/A
Tint (solid and gradient)	\$15	
Standard scratch-resistant	\$15	
Standard polycarbonate	\$40	
Standard anti-reflective	\$45	
Other add-ons and services	20% discount	
<b>Contact lenses (includes materials only)</b>	\$105 allowance	N/A
Conventional	\$0 copay, plus 15% discount off balance over allowance	Up to \$105
Disposables	\$0 copay, plus balance over allowance	Up to \$105
Medically necessary	\$0 copay	Up to \$210
<b>Laser vision correction<sup>2</sup></b>		
LASIK or PRK from U.S. Laser Network	15% off retail price or 5% off promotional price	N/A
<b>Frequency</b>		
Examination		Once every 12 months
Lenses or contact lenses		Once every 12 months
Frames		Once every 24 months

**Note:** This is only a summary of your benefits. Please refer to your *Certificate of Insurance* for terms and conditions of coverage, including which services are limited or excluded from coverage.



<sup>1</sup>Vision plans are underwritten by Fidelity Security Life Insurance Company (FSL) and serviced by EyeMed Vision Care, LLC. Discounts on vision care services and products are made available by EyeMed. FSL and EyeMed are not affiliated with Health Net Life Insurance Company. Obligations of FSL and EyeMed are not the obligations of or guaranteed by Health Net Life Insurance Company.

<sup>2</sup>Insureds receive a 15 percent discount off the retail price or 5 percent off the promotional price of LASIK or PRK laser vision correction procedures. LASIK and PRK correction procedures are provided by U.S. Laser Network, owned by LCA-Vision. Insureds must first call 1-877-5LASER6 for the nearest facility and to receive authorization for the discount.

<sup>3</sup>Please note: Discounts are not insured benefits. Insureds will receive a 20 percent discount on the remaining balance beyond plan coverage at participating providers, which may not be combined with any other discounts or promotional offers, and the discount does not apply to provider's professional services or to contact lenses. Retail prices may vary by location.

Discounts do not apply for benefits provided by other group benefit plans. Allowances are one-time-use benefits; no remaining balance. Lost or broken materials are not covered.

Limitations and exclusions apply; please refer to the *Certificate of Insurance* for terms and conditions of coverage.

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net Life Insurance Company and Health Net of California, Inc. (Health Net) comply with applicable federal civil rights laws and do 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 **1-800-522-0088 (TTY: 711)**

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

Health Net  
PO Box 10348  
Van Nuys, CA 91410-0348  
Fax: 1-877-831-6019  
Online: [healthnet.com](http://healthnet.com)

If you are not satisfied with Health Net's decision or it has been more than 30 days since you filed the complaint, you may submit a complaint form to the Department of Managed Health Care (DMHC). The form is available at [www.dmhc.ca.gov/FileaComplaint](http://www.dmhc.ca.gov/FileaComplaint). You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available 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) if there is a concern of discrimination based on race, color, national origin, age, disability, or sex.

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 **1-866-392-6058 (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 **1-866-392-6058 (TTY: 711)**

### **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 **1-866-392-6058 (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 **1-866-392-6058 (TTY: 711)**。

### **Hindi**

बनिा लागत की भाषा सेवाएँ। आप एक दुभाषयिा प्राप्त कर सकते हैं। आपको दस्तावेज पढ़ कर सुनाए जा सकते हैं। मदद के लिए, आपके आईडी कार्ड पर दिए गए सूचीबद्ध नंबर पर हमें कॉल करें, या **1-866-392-6058 (TTY: 711)**।

### **Hmong**

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntwav kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntwam koj daim npav los yog hu **1-866-392-6058 (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、1-866-392-6058、(TTY: 711)。

## Khmer

សេវាកម្មដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូម ទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្ម នៃក្រុមហ៊ុន 1-866-392-6058 (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 1-866-392-6058 (TTY: 711).

## Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hóló. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowof nínizingo naaltsoos bee néího'dólinígíí bikáa'gi béésh bee hane'í bikáa' áajj' hodíílnih éí doodaii' 1-866-392-6058 (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 . 1-866-392-6058 (TTY: 711)

## Punjabi (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 ਦੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਰਿਪਾ ਕਰਕੇ 1-866-392-6058 (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 1-866-392-6058 (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 1-866-392-6058 (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 1-866-392-6058 (TTY: 711).

## Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-866-392-6058 (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 1-866-392-6058 (TTY: 711).