

Frequently Asked Questions

UnitedHealthcare Standard Vision Rider (SVR)

Q: What's the difference between an ophthalmologist and an optometrist, and whom should I visit?

A: Both ophthalmologists and optometrists are qualified to perform vision exams and dispense eyeglasses and contact lenses. An ophthalmologist is a medical doctor who specializes in the diagnosis and treatment of medical conditions of the eye, using medication and/or surgery. An optometrist is an eye care professional who has attended a four year optometry school following graduation from college, and specializes in routine vision care. If you are seeking treatment for eye disease, infections or injuries, you should utilize your medical coverage at a qualified provider under your medical plan. If you only need a routine, annual eye exam, you should utilize a provider from the SVR or the UnitedHealthcare Vision plan, depending on which plan you have, if either.

Q: What's the difference between "vision care" and "medical eye care?"

A: Vision care includes a routine vision exam to determine the need for corrective lenses, and to evaluate eye health as well as overall health. Medical eye care is specific to eye disease, illness or injury, and may include medical care and/or surgical procedures to treat a variety of problems, including glaucoma, pink eye and other infections, injuries or trauma to the eye, and cataracts.

Q: May I decline the Standard Vision Rider coverage?

A: No. The Standard Vision Rider coverage is embedded in your medical plan. If you elect medical coverage, you are automatically enrolled in the SVR. Similarly, you are not eligible for the SVR if you do not participate in your medical plan.

Q: How do I know what is covered under the Standard Vision Rider?

A: You may log on to the "My Benefits" section of our Web site www.uhcvision.com to obtain the specifics of your plan.

Q: How do I find a provider? (Important to Note):

A:

- If you have a **medical issue** with your eye such as an infection or an injury, go to www.myuhc.com and click on "Find a physician or facility." Follow the directions to find a physician, then select Optometry or Ophthalmology from the specialty list. A directory of providers approved to treat your medical eye condition will be provided. When scheduling an appointment, provide your medical insurance information to the provider. If your medical eye condition constitutes an emergency, please seek immediate emergency care.
- If you require a **routine eye exam** to assess your overall health and vision capabilities, or need to assess if your current vision prescription is adequate, please visit the vision website for your plan. The Standard Vision Rider can be accessed at www.uhcvision.com; you will need to click the "Find a Provider" link to locate one in your area that participates in the Standard Vision Rider. If you have questions you can contact the Customer Service Center at 1-800-638-3120.
- If you have the [UnitedHealthcare Vision plan](#) and need a routine eye exam, please visit www.myuhcvision.com to find a provider. Once you're at the site, log on and select "Find a provider" to ensure you are viewing the network available to your plan. If you are unsure which plan you have, please see *What are the differences between the Standard Vision Rider and UnitedHealthcare Vision plan* in this FAQ document. If you still are not sure which plan you have, please visit www.myuhcvision.com, and it will direct you to the proper Web site for your plan. If you have questions, please contact the UnitedHealthcare Vision plan Customer Service Center at 1-800-638-3120.

Q: How do I obtain a list of vision care providers in your network?

A: Logon to the Standard Vision Rider's Internet *Provider Locator* 24-hours a day, 7 days a week to locate a convenient participating provider. After logging in to <http://www.uhcvision.com>, choose the "Find a provider" option and enter your zip code. You will be supplied with a list of convenient providers to select from, including the distance in miles to that provider. You may also call our 24-hour, toll-free number at 1-800-203-4317 for an automated list. Following the voice prompts, simply enter your Unique Identification Number and your work or home ZIP code. The system will respond with a list of the names, addresses, and telephone numbers of convenient providers. You may

also opt out of the automated system and speak with a Customer Service Representative during regular business hours, Monday through Friday, from 8:00 a.m. to 8:00 p.m. ET. Once a participating provider is chosen, call the provider directly to schedule your appointment.

Q: How do I identify myself to a provider as a UnitedHealthcare Standard Vision Rider participant?

A: When contacting the provider to make your appointment, simply give the provider your name, date of birth, and the Unique Identification Number of the primary subscriber listed on your UnitedHealthcare Choice Plus medical card. Identify yourself as having UnitedHealthcare Standard Vision Rider coverage and your in-network provider will verify eligibility prior to your appointment.

Q: Can I go to the same provider for my vision care and medical eye care needs?

A: To receive all the advantages of your vision care program, it's important to schedule your vision exam with a participating Standard Vision Rider network provider. For medical eye care needs, you must visit a provider listed in your health plan's medical/surgical physician directory. If a provider is listed in both the Standard Vision Rider network and your health plan physician directory, you may schedule both vision care and medical eye care services with that provider.

Q: Can I go to a vision care provider outside of the UnitedHealthcare Standard Vision Rider network?

A: No. The UnitedHealthcare Vision Standard Vision Rider offers in-network benefits only.

Q: How do I verify my coverage and when I am eligible to receive benefits?

A: You may verify your eligibility and plan coverage either [online](#) at www.uhcvision.com or by contacting the Customer Service Department at 1-800-638-3120. The hours of operation for the customer service department are Monday through Friday, from 8:00 a.m. to 8:00 p.m. ET.

Q: Can I get my glasses or contacts from the provider who performs my vision exam, or do I have to go to a separate location?

A: Many of our provider locations also dispense eyeglasses and contact lenses. Providers who do not dispense will give you a prescription for eyewear, which may be filled at a participating dispensing network location. If you want to receive your eyeglasses at the same location in which you receive your exam, check with the provider's staff when you schedule your exam.

Q: What out-of-pocket expenses will I incur for eyeglasses?

A: Please log on to www.uhcvision.com for your plan details on the cost of frames, lenses and lens options.

Q: Can I get contact lenses instead of eyeglasses?

A: You are entitled to discounts on eyeglasses and contact lenses. Please log on to the ["My Benefits"](#) section of the web site www.uhcvision.com to obtain the specifics of your plan.

Q: Is a contact lens exam/fitting covered by the Standard Vision Rider?

A: At select network providers, the contacts, as well as the fitting and evaluation fee may be provided to you at a discount. Please log on to www.uhcvision.com to review your benefits, then consult with your eyecare provider prior to making your purchase to determine your out-of-pocket costs.

Q: What out-of-pocket expenses will I incur for contact lenses?

A: At select network providers the contacts, as well as the fitting and evaluation fee should be provided to you at a discount. Please log on to www.uhcvision.com to review your benefits, then consult with your eyecare provider prior to making your purchase to determine your out-of-pocket costs.

Q: Is laser vision correction a covered benefit?

A: No, but as a Standard Vision Rider member, you and your dependants can now receive discounts on LASIK surgery through the "Laser Vision Network of America". Call 1-888-563-4497 or visit www.uhclasik.com for more information and to locate a lasik provider near you.

Q: How do I submit a claim?

A: Under the Standard Vision Rider program, you are not required to complete paperwork, obtain vouchers, or pre-authorize in-network services; instead, in-network providers are responsible for verifying eligibility prior to performing services.

Q: What are the differences between the Standard Vision Rider and the UnitedHealthcare Vision plan?

A: The UnitedHealthcare Vision plan is a fully comprehensive, routine vision plan that you may have elected, or that your employer may provide to you, and is separate from the Standard Vision Rider embedded in your medical coverage.

- **The Standard Vision Rider** embedded in your medical benefit covers eye routine exams with a copay, and provides access to vision materials at a discount. You should refer to your benefit summary or the member section of our website www.uhcvision.com to obtain the specifics of your plan. Select “Log On” to get to the member section of the website.
- **The UnitedHealthcare Vision** plan also covers a routine vision exam with a copay, but also provides coverage for vision materials with no additional cost beyond the material copay, unless you choose non-covered options or frames/contacts, in which case you will have some additional out-of-pocket expenses at a savings along with your co-pay. If you are unsure if you have coverage under the comprehensive UnitedHealthcare Vision plan, please visit www.myuhcvision.com and log on. The website will either show you your available comprehensive benefits plan or redirect you to the Standard Vision Rider site www.uhcvision.com if you are not enrolled in the comprehensive benefits plan.
- **Please Note: Since there is a difference in the network for each plan [click here](#) to ensure you locate the proper provider for your program.**

Q: What if my provider notices a medical problem during my vision exam?

A: In the event that a medical problem is identified during a routine vision exam, your provider will refer you for appropriate treatment, according to the guidelines of your health plan.

Q: What do I do if I have other questions?

A: Customer service representatives are trained on the specifics of each plan, and are available to answer questions at 1-800-638-3120. Bilingual customer service representatives are available for non-English speaking members. The hours of operation for customer service are Monday through Friday, from 8:00 a.m. to 8:00 p.m. ET.