Lincoln Financial

Vision insurance

What is it?

Vision insurance covers preventative care, such as annual exams, and delivers preferred pricing for additional needs like glasses, contacts, and more.

Why is this coverage valuable?

When you have vision coverage, you're protecting your eyes and your budget.

Your vision coverage

	Vision	
Eligibility description	All Full-time Employees	
Contribution	You pay the cost of your coverage	
	In-network	**Out-of-network**
Eye examination	100% after copay	Up to $40 reimbursement
Eyeglass lenses		
Single vision	100% after copay	Up to $40 reimbursement
Bifocal	100% after copay	Up to $60 reimbursement
Trifocal	100% after copay	Up to $80 reimbursement
Lenticular	100% after copay	Up to $80 reimbursement
Eyeglass frames	Up to $130 allowance	Up to $45 reimbursement
Contact lenses		
Covered contact lens selection	100% after copay	Up to $125 reimbursement
Other contact lens options	Up to $125 allowance	Up to $125 reimbursement
Medically necessary contact lenses	100% after copay	Up to $210 reimbursement
Frequency		
Eye examination	Every 12 months	Every 12 months
Eyeglass lenses OR contact lenses	Every 12 months	Every 12 months
Eyeglass frames	Every 24 months	Every 24 months
General information	*Lincoln VisionConnect*® members are supported through the Spectera Vision network. When you visit your eye care provider, let the office know you're a Spectera customer to maximize your in-network provider benefits	

For additional information and details on your plan offering, please see your policy.

Plan features

In-network versus out-of-network coverage

- To find a Spectera vision network provider close to work or home, call **800-440-8453** or follow a few easy steps online:
  - Visit **lvc.lfg.com**.
  - On the left side of the page, enter a ZIP code or street address in the **Provider Quick Search** box.
  - Select the **Search** button to display a list of providers near you.
- If you choose an out-of-network provider, you pay the provider in full and submit a claim for reimbursement of covered services and products.
- Lincoln's exclusive in-network partnership with Warby Parker lets employees use their annual allowances to purchase eyeglass lenses and/or contact lenses from this convenient online and retail vendor.

Covered contact lens selection

- *Lincoln VisionConnect* gives you the option to choose contact lenses instead of eyeglass lenses.
- *Lincoln VisionConnect* features a covered contact lens selection benefit.
  - This benefit covers fitting and evaluation fees, up to four boxes of contact lenses (depending on the prescription), and two follow-up visits.
  - To view your current covered contact lens choices, visit **lvc.lfg.com** or call **800-440-8453**.
  - The covered contact lens selection isn't available at 1-800 Contacts, Costco®, LensCrafters, Sam's Club®, Target, Walmart®, or Warby Parker locations.

Other contact lens options

A $125 allowance is provided for all other contact lenses, and for contact lenses purchased at 1-800 Contacts, Costco, LensCrafters, Sam's Club, Target, Walmart, or Warby Parker, with no copay.

Note: This allowance doesn't include the cost of a fitting, evaluation, or follow-up.

Medically necessary contact lenses

Contact lenses are considered medically necessary at the discretion of the eye care provider and are covered 100% (after a low or no copay) when you choose an in-network provider.

Eyeglass frames

- *Lincoln VisionConnect* provides a $130 retail frame allowance. This covers many of today's popular eyeglass frames.
- If the cost of the frames you choose exceeds $130, you simply pay the remaining balance, which includes a discount of up to 30% at participating providers.

Lincoln VisionConnect® is underwritten by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company is not a Lincoln Financial® company.

The *Lincoln VisionConnect*® program is marketed by The Lincoln National Life Insurance Company, Fort Wayne, IN, which does not solicit business in New York, nor is it licensed to do so. In New York, this program is marketed by Lincoln Life & Annuity Company of New York, Syracuse, NY. Both are Lincoln Financial® companies.

Lincoln VisionConnect® is a registered trademark of Lincoln National Corporation.

Insurance products marketed by: The Lincoln National Life Insurance Company Lincoln Life & Annuity Company of New York. Lincoln VisionConnect® coverage is provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut; UnitedHealthcare Insurance Company of New York, located in Islandia, New York; or their affiliates. Administrative services are provided by Spectera, Inc., UnitedHealthCare Services, Inc., or their affiliates. Plans sold in Texas use policy form number VPOL.18.TX and associated COC form number VCOC.18.TX. Plans sold in Virginia use policy form number VPOL.18.VA and associated COC form number VCOC.18.VA. This policy has exclusions, limitations, and terms under which the policy may be continued in-force or discontinued. For costs and complete details of the coverage, contact Lincoln VisionConnect® at 800-440-8453.

The contracting entity for Spectera Eyecare Networks is Spectera, Inc.

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