

Humana Vision Care Plan (VCP): how it works



With Humana VCP options, employees gain access to one of the largest networks in the United States, with more than 35,000 provider locations including independent optometrists and ophthalmologists as well as the five largest retail stores in the nation - Target®, Sears®, JCPenney®, Lenscrafters® and Pearle VisionSM. They also save on examinations, frames, lenses or contact lenses, and popular lens options.

Example 1: Sarah – single coverage, VCP plan

- \$10 exam copayment
- \$15 standard lenses copayment
- \$50 wholesale frame allowance
- \$150 contact lens allowance
- Frequencies:
 - Examination: once every 12 months
 - Lenses or contact lenses: once every 12 months
 - Frames: once every 24 months

Sarah goes to her optometrist for an eye exam:

- Exam with dilation as necessary: \$79 - \$119
- Sarah pays exam copayment: \$10
- **Savings on exam: \$69 – \$109**

Case study:

Sarah’s vision expenses for the year totaled \$379 – \$469 without Humana VCP.

With vision coverage, Sarah paid \$56 for an exam and single-vision eyeglasses with standard scratch-resistant coating and standard UV coating. She saved \$323 – \$413, more than 80 percent of the total retail cost.

	RETAIL COST ¹	MEMBER COST	MEMBER SAVINGS
\$50 wholesale frame allowance	\$150 ²	\$0	\$150
Single-vision standard lenses	\$70-\$120	\$15	\$55-\$105
Standard scratch-resistance coating	\$40	\$16	\$24
Standard UV coating	\$40	\$15	\$25
Total savings	\$300-\$350	\$46	\$254-304

¹ Based on national average. Average retail costs may vary by provider and location.

² Frame retail cost based on three times the wholesale cost. Examples are for illustration only. Actual savings may vary.



Example 2: Sam – single coverage, VCP plan

- \$10 exam copayment
- \$15 standard lenses copayment
- \$50 wholesale frame allowance
- \$150 contact lens allowance
- Frequencies:
 - Examination: once every 12 months
 - Lenses or contact lenses: once every 12 months
 - Frames: once every 24 months

Sam goes to his optometrist for an eye exam:

- Exam with dilation as necessary: \$79 - \$119
- Sam pays exam copayment: \$10
- Savings on exam: \$69 – \$109

Case study:

Sam’s vision expenses for the year totaled \$873 – \$913 without Humana VCP. With vision coverage, Sam paid \$337 for an exam; frames; Varilux Comfort® (premium progressive lenses); Crizal Avancé™ with Scotchguard™ protector and Transitions® lenses, a photochromic tint. He saved \$558 – \$598, more than 65 percent of the total retail cost.

	RETAIL COST ¹	WHOLESALE COST	WHOLESALE ALLOWANCE	MEMBER PAYS ²	SAVINGS WITH VCP
Frames	\$225	\$75	\$50	(\$25x2)=\$50	\$175

	RETAIL COST ³	MEMBER COST	MEMBER SAVINGS
Varilux Comfort® (premium progressive lenses)	\$250	\$94	\$168
Crizal Avancé™ with Scotchguard Protector	\$199	\$105	\$114
Transitions® lenses (photochromic tint)	\$120	\$88	\$32
Total	\$569	\$287	\$314
Frames (see chart above)	\$225	\$50	\$175
	\$794	\$337	\$489

¹ Frame retail cost based on three times the wholesale cost.

² Member pays twice the difference between the wholesale price and wholesale allowance.

³ Based on national average. Average retail costs may vary by provider and location. Examples are for illustration only. Actual savings may vary.



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Vision products insured by Humana Insurance Company or CompBenefits Insurance Company

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