

SPECTERA

SightSelectSM *Vision Care Insurance*

IN-NETWORK BENEFITS

EXAMINATION:	100% PAID EVERY 12 MONTHS AFTER A \$10 CO-PAYMENT
EYE WEAR:	AFTER A \$25 CO-PAYMENT , LENSES ARE 100% PAID EVERY 12 MONTHS AND FRAMES ARE 100% PAID EVERY 24 MONTHS . (IF THE LENSES AND FRAMES ARE PURCHASED AT THE SAME TIME, YOU PAY ONLY ONE \$25 MATERIAL CO-PAYMENT)
	LENSES – IF PRESCRIBED, A PAIR OF SINGLE VISION OR MULTI-FOCAL LENSES IS INCLUDED.
	FRAME – YOUR CHOICE OF A WIDE SELECTION OF FASHIONABLE FRAMES IS COVERED OR APPLY THE FRAME ALLOWANCE
CONTACT LENSES:	IN LIEU OF LENSES AND FRAME, YOU MAY SELECT CONTACT LENSES. COVERED CONTACT LENSES ARE 100% PAID EVERY 12 MONTHS AFTER A \$25 MATERIALS CO-PAYMENT

OUT-OF-NETWORK BENEFITS

IF YOU ELECT VISION COVERAGE AND CHOOSE TO VISIT A NON-NETWORK PROVIDER, YOU WILL BE **REIMBURSED UP TO THE AMOUNTS SHOWN BELOW**. NO CO-PAYMENT IS REQUIRED.

EXAMINATION:		FRAMES	
OPTOMETRIST	\$40.00	FRAME	\$45.00
OPHTHALMOLOGIST	\$40.00	CONTACT LENSES	
LENSES		MEDICALLY NECESSARY*	\$210.00
SINGLE VISION	\$40.00	ELECTIVE**	\$105.00
BIFOCAL	\$60.00		
TRIFOCAL	\$80.00		

* ALSO CALLED "STANDARD"

** ALSO CALLED "NON-STANDARD"

CLAIMS FILING INSTRUCTIONS

IN-NETWORK

SPECTERA DOES NOT PROVIDE ENROLLMENT CARDS, SIMPLY INFORM THE PROVIDER THAT YOU ARE WITH SPECTERA AND THEY WILL TAKE CARE OF THE REST.

YOU CAN VISIT WWW.SPECTERA.COM TO FIND A LIST OF PARTICIPATING (IN-NETWORK) PROVIDERS OR CALL SPECTERA'S CUSTOMER SERVICE CENTER AT **1-800-638-3120**.

OUT-OF-NETWORK

IF YOU CHOOSE A NON-NETWORK PROVIDER, YOU WILL NEED TO SEND THE FOLLOWING INFORMATION TO SPECTERA.

- ITEMIZED RECEIPT
- EMPLOYEE'S NAME AND SOCIAL SECURITY NUMBER
- PATIENT'S NAME AND DATE OF BIRTH
- COMPLETE HOME ADDRESS

THIS INFORMATION CAN BE SENT TO:

SPECTERA
ATTN: CLAIMS DEPARTMENT
2811 LORD BALTIMORE DRIVE
BALTIMORE, MD 21244-2644

IF YOU HAVE ANY QUESTIONS OR CONCERNS ABOUT YOUR VISION PLAN OPTIONS, PLEASE CONTACT SPECTERA'S CUSTOMER SERVICE CENTER AT **1-800-638-3120** OR YOU MAY ALSO VISIT SPECTERA ON THE WEB AT WWW.SPECTERA.COM