

# Humana introduces a new individual vision plan: Humana Vision PLUS

Poor vision can impact everything from safe driving to enjoying your favorite TV show, and your overall health. Humana offers individual vision plans with coverage for routine vision exams, eyewear or contact lenses, with no waiting period and a nationwide network.

Mid-June 2022, Humana will be launching a new individual vision plan: Humana Vision PLUS. This plan does not require enrollment fees and has richer benefits than the existing Humana Vision plan; specifically it includes lower copays for office visits, an increased frame allowance, and has enhanced benefits when members visit an in-network PLUS provider.

Humana Vision PLUS will be replacing Humana Vision plans in most markets<sup>1</sup> and replacing the Vision Care Plan (VCP) and Focus plan in some markets<sup>2</sup>. Humana will also be adding Humana Vision PLUS in NH. We will continue to offer one individual vision plan per each state listed. As of mid-June 2022, here is a list of the individual vision plans actively offered in each state:

- **Humana Vision PLUS:** AL, AZ, CT, FL, GA, IA, IL, IN, KS, KY, LA, ME, MI, MO, MS, NE, NH, OH, OK, PA, SD, TN, TX, WI
- **Humana Vision:** CA, NC, NM, WV
- **Focus:** DC, DE, ID, MA, MN, ND, NJ, NV, NY, UT, VA, WY
- **VCP:** AR, CO, MD, SC

## Plan Benefits

**Benefits may vary by plan and by state;** limitations and exclusions apply, so it is important to refer to the state and plan specific benefit summaries available in the digital sales tools for quoting and enrollment and in the [Individual Specialty Agent Plan Grid](#) available on [igniteWithHumana.com](https://ignitewithhumana.com). We also recommend spending time to review the Humana Vision PLUS sales training available in MarketPoint University.

Plans have in- and out-of-network benefits, but the member will save more by staying in-network and in particular, will have some enhanced benefits when visiting PLUS network providers. (In the case of

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<sup>1</sup> Existing members enrolled on a Humana Vision plan will be transitioned upon their renewal to the Humana Vision PLUS plan starting with October 1, 2022 renewal dates. Advance notice will be provided to impacted members.

<sup>2</sup> Existing members enrolled on a VCP or Focus plan may remain on the same vision plan upon their renewal as long as premium payments continue to be received.

out-of-network services, the member must pay up-front and submit an out-of-network claims form which can be obtained by calling EyeMed customer service at the phone number on back of the member ID card; the provider may balance bill).

*For illustrative purposes only.* In-network benefits displayed for a member in Florida. **Benefits may vary by plan and by state;** limitations and exclusions apply.

When visiting an in-network provider, members receive the following benefits:	Humana Vision PLUS
<b>Exam with dilation</b> (as necessary)	\$10 copay or \$0 copay when visiting a PLUS provider
<b>Contact lens exam options<sup>1</sup></b> <ul style="list-style-type: none"> <li>• Standard contact lens fit and follow-up</li> <li>• Premium contact lens fit and follow-up</li> </ul>	\$0 copay 10% off retail
<b>Frames</b>	\$200 allowance, 20% after balance over \$200 or \$250 allowance, 20% after balance over \$250 when visiting a PLUS provider
<b>Standard plastic lenses</b>	\$10 copay
<b>Lens options</b> <ul style="list-style-type: none"> <li>• UV coating</li> <li>• Tint (solid and gradient)</li> <li>• Standard scratch-resistance</li> <li>• Standard polycarbonate<sup>2</sup></li> <li>• Standard anti-reflective coating</li> <li>• Standard progressive (add-on to bifocal)</li> <li>• Other add-ons and services</li> </ul>	\$0 copay \$0 copay \$0 copay \$20 copay \$25 copay \$65 copay 20% off retail price
<b>Contact lenses</b> <ul style="list-style-type: none"> <li>• Conventional</li> <li>• Disposable</li> <li>• Medically necessary (1 pair)</li> </ul>	\$200 allowance, 15% after balance over \$200 \$200 allowance \$0 copay
<b>Frequency</b> (based on date of service) <ul style="list-style-type: none"> <li>• Exam</li> <li>• Lenses or contact lenses</li> <li>• Frames</li> </ul>	Once every 12 months Once every 12 months Once every 12 months
<b>Enrollment Fee</b>	No

## Network

Humana Vision PLUS uses the Humana Insight Network, nationwide, with providers that include national retailers, local optical offices, as well as options to order glasses or contact lenses online. Individuals can search for network providers through our provider directory on [Humana.com](https://www.humana.com) > Shop for Plans > Find an eye doctor. Then, click on *Humana Vision PLUS*. PLUS Providers are further identified in the search results, as shown in this sample screenshot:

**FITCHBURG FAMILY EYE CARE** ▲

 **PLUS Provider**

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## ID cards

As with all Humana individual plans, Humana sends an ID card to the member upon enrollment, and they are encouraged to register on [HumanaOneMembers.com](https://www.humana.com/one/members) where they can access the Summary of Benefits and Evidence of Coverage.

## How to sell Humana individual vision plans

Individual vision plans can be sold year-round to individuals of any age. The effective date may be as soon as 5 days after the application is processed. Individual vision plans may have a minimum one-year initial contract period.

### Enrollment Options

Our digital sales tool options are the preferred method for secure and prompt new sales application processing.

1. Vantage: your secure agent portal to access digital sales tool for quoting and enrollment (Generate New Quote and Enrollment Hub).
2. Agent Online Application (AOA) link can be sent to your customers, so they can enroll online, listing you as the agent of record. Does not require face-to-face interaction, and individuals may sign their application electronically or telephonically from the comfort of their home. Personalize the AOA link by adding your agent ID number (also referred to as SAN): **[Humana.com/aoadv/7-digit-SAN](https://www.humana.com/aoadv/7-digit-SAN)**.
3. Paper Applications. A listing of application form numbers can be found in the Appendix of the [Individual Specialty Agent Plan Grid](#). Paper applications can also be found by searching for the application form number in the Plan Documents section in the MRC. Plan changes for existing Humana individual members who want to switch from their current individual plan(s) to another individual plan will require a paper application.

### Commissions

Find information regarding commissions in the [2022 Individual Products Producer Partnership Plan](#).

Thank you for the support you provide so that more individuals can maintain their eye care which benefits their overall health.

Sincerely,  
Humana Specialty Products

**Confidential and Proprietary Information.** For Agent/Agency use only. This training material, including any subpart(s), is not to be used as marketing and is not to be provided to a prospect, an applicant, member, group or the general public.

Insured by Humana Insurance Company, The Dental Concern, Inc., Humana Health Benefit Plan of Louisiana, Inc., or Humana Insurance Company of New York.

For Colorado: The Network Access Plan, which describes an access plan specific to your network, is available by calling the customer service number found on your Humana vision ID card and requesting a copy.

Individual agents or agencies may be obligated to disclose compensation to clients. Because state laws vary, agents should be aware of and comply with applicable state compensation disclosure requirements. Humana is not responsible for providing legal advice to agents. If an agent has a question or concern regarding his/her state's compensation disclosure law, he/she should consult a legal advisor.