

Limitations, Exclusions and General Provisions

Opticare of Utah vision plans are guaranteed issue; no underwriting is required. • **Opticare of Utah** covers routine, non-medical eye examinations. Medical Procedures must be covered by a major health carrier. • **Anything not specifically** listed on the benefit outline of your selected plan is not a covered benefit. • **Each individual insured and/or dependent(s)** is allowed one exam and choice of one full benefit per year: Glasses or Contacts. • **Some prescription frames** cannot be discounted by manufacturer's contract. Visit with an Opticare of Utah provider for details. • **After you obtain your primary benefit**, you may purchase other merchandise at discounts offered by the providers. • **Discounts on non-prescription** merchandise are available. There are some limitations by manufacturer's contract. See provider for details. • **Opticare of Utah Vision Plans are stand-alone** benefits; there are no coordination of benefits with other insurance plans. • **This policy is renewable annually**, unless otherwise specified in the contract, but Opticare of Utah reserves the right to raise premiums. • **Opticare of Utah** reserves the right to cancel your coverage at any time the following reasons: Nonpayment of premium, fraud or threatening behavior. • **LASIK (laser eye surgery)** is a discount from the surgeon's regular charges and is not a "covered" benefit. • **Prices and availability** of products and services at providers' locations are subject to change. • **Multiple coverage** for the same person is not allowed. • **Any Item listed as a discount** in the benefit outline above is a merchandise discount only and not an insured benefit. • **Optical options not listed above:** Providers offer discounts on many items and upgrades not specifically listed on this benefit outline. Call or visit providers for full details or prices. • **Refractive surgery - LASIK:** LASIK surgery is not an insured benefit, this is a discount only. \$100 off regular price. Surgery provided by Standard Optical. All screening, evaluation, pre & post operative care provided by Standard Optical.

Reimbursement Procedures Standard Optical or if a location is not specifically listed as an approved network provider on this brochure or on our website, www.opticareofutah.com, the location is NOT an approved network provider. • **Benefits are different** through approved network providers and through non-approved out-of-network providers. • **Before you make any appointments** you must be aware of your benefits. • **Opticare of Utah will reimburse** your billed charges minus co-payments or percentage discount. • **To obtain out-of-network benefits** you may go to any provider of your choice, pay for all services and merchandise, then send your receipt to Opticare of Utah for reimbursement. • **You must include the following information** when submitting your receipt: Original receipt (no photocopies) name, social security number, address and phone number of the primary insured, date of service and name, social security number of the person receiving benefits. You may download a claim form from www.opticareofutah.com or call us and have one sent to you. • **Your claim will be reimbursed within 30 days** after Opticare of Utah receives your claim with all information and receipt. • **If you dispute a claim, grievance procedures** are as follows: a written complaint may be made to Opticare of Utah 1901 West Parkway Blvd. Salt Lake City, UT 84119. The written complaint may be presented on a grievance statement form which is available to every enrollee at the time of enrollment, by request. An Opticare of Utah officer shall review each grievance statement from presented to Opticare within 15 days of it's receipt. The Opticare officer shall contact the complainant and attempt to resolve the complaint through informal discussions, consultations, or conference and shall notify the complainant in writing of the resolution of the complaint within 30 days following it's receipt. Opticare shall send the to complainant along with the notice of resolution, a notice that the complainant may appeal Opticare's resolution of the complaint by filing a complaint with the Utah State Insurance Commissioner. • **Extension of coverage,** Opticare provides each enrollee the right to a conversion policy and/or extend coverage to a contract. If a voluntary or group policy is terminated, the enrollee may convert this into an individual policy within 30 days of termination. • **Conformity of state law,** Opticare of Utah, as a Utah Limited Health Plan, conforms to all State Insurance laws and regulations.



Sugarhouse	2190 Highland Dr	(801) 487-4138	Bountiful	140 West 500 South	(801) 292-0479
Ogden	4305 South Harrison Blvd	(801) 479-5060	Holladay	4878 Highland Dr., Creekside Plaza	(801) 272-8861
Provo	Provo Towne Center Mall	(801) 373-2254	West Valley	1901 West Parkway Blvd	(801) 972-0203
Logan	1153 North Main	(435) 752-2092	Orem	1455 South State St	(801) 226-3044
Sandy	834 East 9400 South	(801) 572-9280	St. George	250 Red Cliffs Dr	(435) 674-2020
West Jordan	1658 West 9000 South	(801) 255-5454	Kearns	3754 West 5400 South	(801) 964-9911
Roy	5431 South 19th West	(801) 825-9703	Tooele	196 East 2000 North	(435) 882-4815
Layton	Layton Hills Mall	(801) 546-0255	Murray	5289 South State St	(801) 506-1111

Visit www.opticareofutah.com for current provider listing