

MedBen[®] VisionPlus

The VisionPlus Advantage

Precertified Benefits

MedBen VisionPlus precertifies benefits so your employees know they're covered! Optometrists, ophthalmologists and opticians can receive precertified claim forms via our BeneFax system.

Participant Choice

Participants have the freedom to visit any vision practitioner they wish. They can select from our extensive network of optometrists, ophthalmologists and opticians, or receive care from a non-network provider at reduced benefit levels.

Cost Management Controls

MedBen VisionPlus network provider fees are lower than usual and customary charges. Plus, we limit frame markups and offer discounts on contact lenses. You and your employees benefit from these savings!

Plan Design Flexibility

MedBen VisionPlus offers a wide choice of benefit options, including copayment levels and the frequency of covered exams and materials. You can put together the vision plan that best meets your employees' needs.

Administrative Ease

MedBen VisionPlus keeps the paperwork to a minimum. The precertified claim form contains all the benefits information the provider requires.



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Focus on Prevention

MedBen VisionPlus puts your employees' eyes first. Our vision benefits plan promotes regular exams and early detection and treatment of visual impairments. We also provide the highest quality glasses and contact lenses at extremely affordable prices.

Plan Guidelines

The MedBen VisionPlus plan allows a vision examination, along with a pair of eyeglasses or elective contact lenses, once every 12 or 24 months, depending on the plan purchased. Exam and eyewear copayments can also vary depending on the plan purchased.

Network Benefits

MedBen VisionPlus covers exams and basic lenses in full and covers frames up to the eyewear allowance, after copayments are paid*. Lenses and frames received during the same visit are subject to one eyewear copayment only. The contact lens allowance is in lieu of all other services and not subject to copayment. **Businesses with 100 or more covered lives can modify these benefits.**

Eyewear Allowance	
Basic Lenses (<i>one pair</i>)	100%
Retail Frame	\$100.00
	OR
Elective Contacts <i>or</i>	\$100.00
Medically Necessary Contacts (<i>with preapproval</i>)	100%
Covered Extras:	
Pink #1 & #2 Solid Tints	100%
Ground-in Prisms	100%

Non-Network Benefits

Payment is made directly to the member based upon submitted paid receipts. Copayments apply and lenses are per pair.

Examination	\$ 35.00
Single Vision Lenses	\$ 25.00
Bifocal Lenses	\$ 40.00
Trifocal Lenses	\$ 50.00
Retail Frame	\$ 30.00
	OR
Elective Contacts <i>or</i>	\$ 80.00
Medically Necessary Contacts	\$160.00

Laser Surgery Discount

MedBen VisionPlus also offers preferred pricing on laser surgery through the **TLC Advantage Program**. The program features an extensive provider network, plus pre- and post-operative care and lifetime access to medically needed enhancements for qualified patients. A free consultation to determine candidacy is also included.



Make It Voluntary

Businesses with 100 or more employees can alternately offer a voluntary vision plan. **MedBen Voluntary Vision** features all the benefits available through our group product, but **at minimal cost to the employer**. It also offers you greater flexibility in setting examination and eyewear allowances. A minimum of 30% participation is required to take advantage of the potential savings.

A Perfect Match

MedBen VisionPlus is a perfect match to your health care plan. Detecting eye disease early reduces the risk of major medical costs down the road. And, by offering vision benefits, you gain a competitive advantage when recruiting new employees.

To learn more about VisionPlus group vision plans, contact the MedBen Sales and Marketing Department at **(888) 627-8683**.

* "Basic lenses" are defined as one pair of single vision, bifocal or trifocal lenses in glass or plastic with no lens extras.



Complete the Checkup.

Personal health care shouldn't end with the annual medical checkup. People who neglect professional dental and vision care do themselves a great disservice.

Treated properly, teeth and eyes can provide a lifetime of use. Moreover, regular dental and vision exams can detect the onset of various medical conditions, from heart problems to diabetes.

Providing **MedBen PreceDent** and **MedBen VisionPlus** as part of a comprehensive benefits package greatly improves your employees' chances of good health for many years to come. Whether offered separately or together, PreceDent and VisionPlus are affordable care options that will be greatly appreciated by your current employees, and invaluable for attracting new ones.

MedBen PreceDent

Promote prevention.

By adding a dental benefit to your health care plan, you offer your employees an incentive to maintain a healthy set of teeth and gums. MedBen PreceDent helps

you to promote preventive care through regular exams and provide restorative care at a reasonable price.



Lower costs.

MedBen PreceDent offers sizeable discounts over regular dental rates, so you and your employees both save.



Plan member freedom.

With MedBen PreceDent, plan members can choose to use network providers for the lowest cost or visit dentists outside the network.



No waiting whatsoever.

MedBen PreceDent has no waiting period for preventive services or basic restorative (if applying when first eligible).

Plus, the MedBen Advantage extends to dental benefits. You receive the same attention to **claims management and customer service** that MedBen clients already know and expect from their medical and pharmacy administration.

Healthy smiles... plus.

When patients go in for exams, the dentist isn't just checking if they've been brushing. Teeth and gums can alert the dentist to the possibility of multiple diseases. And research shows that people who get regular dental cleanings reduce their risk of heart attack and stroke.



MedBen VisionPlus

Putting your eyes first.

With MedBen VisionPlus, employers can offer vision coverage that promotes the importance of annual eye examinations and early detection and treatment of visual impairments. You can put together a vision package that meets employees' eye care needs while respecting your budget.



Precertified benefits.

Optometrists, ophthalmologists and opticians can receive precertified claim forms via our BeneFax system.



Participant choice.

Participants can select from our extensive provider network or receive care from a non-network provider at reduced benefit levels.



Cost management controls.

Network provider fees are lower than usual and customary charges. Plus, we limit frame markups and offer discounts on contact lenses.

Plan design flexibility is another important aspect of the MedBen approach to vision coverage. Employers choose copayment levels and the frequency of covered exams and materials.



More than meets the eye.

Good vision coverage goes beyond what you can see with your own eyes. During an exam, doctors can detect early signs of hypertension, high cholesterol and diabetes. Add that to vision correction, and you get a good idea of just how valuable MedBen VisionPlus can be.

Add an Ounce (or Two) of Prevention

Adding dental and vision care to your benefits package is a smart way to provide valuable coverage at a reasonable price. MedBen would be happy to help you assemble a prevention package that will satisfy both your employee needs and your bottom line.

Self-funding Saves. MedBen Delivers.

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