Vision

Vision insurance

How to calculate your frame benefit

As a UnitedHealthcare vision plan member, you get an allowance that can be applied toward the retail purchase price of any frames you choose from any network provider at both private practice and retail locations.

Since the frame allowance is applied to the retail price of the frame, understanding exactly how much you will pay is easy. If the frame costs less than the allowance, you have no additional out-of-pocket expense other than any applicable copayment.

If you select a frame that costs more than your allowance, you will be responsible for the additional amount above the allowance, plus any applicable copayment. However, many of our providers offer an additional discount off any overage on frame prices, so your costs could be even lower.[1]

Example:
Sally selects frames that cost $149. She has a retail frame allowance of $130. We have negotiated with the provider to offer a 30% discount on material costs above the frame allowance. So Sally pays $13.30 for the cost of her frames, plus any copayments.*

Cost of frames	$149.00
Less the retail frame allowance	– $130.00
SUBTOTAL	= $19.00
*Less 30% discount above frame allowance	– $5.70
TOTAL COST FOR FRAMES	**= $13.30**

Questions about your plan?

Visit www.myuhcvision.com
or call 1-800-638-3120.

UnitedHealthcare®

[1]30% discount available at participating network provider locations.

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