Vision Benefit Plan | Certificate of Coverage
University of Detroit Mercy (UDM)

Policy # 4008-00
Effective 07/01/2016

Vision Benefit Website: www.heritagevisionplans.com
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**WELCOME to Heritage Vision Plans**

We are glad to have you as members of the Heritage Vision Plans family. Heritage is a vision benefit management company that is dedicated to providing exceptional service, world-class quality and an extensive provider network.

Heritage is committed to the quality, reliability and service excellence that have made us successful since 1975. Our goal is to provide you with the best in eye care and service.

We are providing this booklet to enable you and your covered dependents to make the best possible use of your valuable vision care benefit. If you have questions that are not answered here, please call us toll-free:

800.252.2053

or e-mail us at:

**corporate@heritagevisionplans.com.**

Cordially,

Heritage Vision Plans, Inc.
YOUR VISION BENEFIT PLAN

Eligibility
Your eligibility and/or your dependent(s) eligibility to participate in this Plan is determined by University of Detroit Mercy (UDM).

Scope of Coverage
Your Scope of Coverage is determined by University of Detroit Mercy (UDM). This section of the Vision Benefit Handbook will explain your plan benefit. The following chart indicates what services are covered, how often each covered service can be used, what you can expect to pay when receiving services from a Heritage provider.
**Heritage Vision Benefits at a Glance**

**University of Detroit, Mercy (UDM)**

Exam, Lens, or Contacts Benefit Frequency is **once** every 12 Months (from date of last service)
Frame Benefit Frequency is **once** every 24 Months (from date of last service)

**Policy Number = 4008-00**

<table>
<thead>
<tr>
<th>COVERED VISION SERVICES</th>
<th>IN-NETWORK COVERAGE</th>
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<tbody>
<tr>
<td>Comprehensive Eye Exam For Eyeglasses (Does not apply to Contact Lens Exam)</td>
<td>100% Covered, No Co-Pay</td>
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<tr>
<td><strong>Frames:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>$165.00 Retail Allowance, <strong>No Co-pay</strong> (Member pays all retail frame costs over $165.00)</td>
</tr>
<tr>
<td>Single Vision</td>
<td>100% Covered, No Co-Pay</td>
</tr>
<tr>
<td>Bifocal</td>
<td>100% Covered, No Co-Pay</td>
</tr>
<tr>
<td>Trifocal</td>
<td>100% Covered, No Co-Pay</td>
</tr>
<tr>
<td>Lenticular or Myodisc</td>
<td>100% Covered, No Co-Pay</td>
</tr>
<tr>
<td><strong>Lens Options:</strong></td>
<td></td>
</tr>
<tr>
<td>Tint (Therapeutic Rose Tint #1 or #2)</td>
<td>100% Covered, No Co-Pay</td>
</tr>
<tr>
<td>Frame Warranty (1 Year U&amp;C manufacturer's warranty)</td>
<td>100% Covered, No Co-Pay</td>
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**OR**

<table>
<thead>
<tr>
<th>Contact Lenses - <strong>$165.00 Allowance towards Exam and Contact Lenses</strong></th>
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<tbody>
<tr>
<td><strong>Comprehensive Eye Exam</strong>&lt;sup&gt;1&lt;/sup&gt; For Contact Lenses (Applies to Contact Lens Exam and Fitting)</td>
<td><strong>$65.00 Retail Allowance</strong> (Member pays retail contact exam costs over $65.00)</td>
</tr>
<tr>
<td><strong>Contact Lenses</strong>&lt;sup&gt;1&lt;/sup&gt;</td>
<td><strong>$100.00 Retail Allowance</strong> (Member pays retail contact lens costs over $100.00)</td>
</tr>
</tbody>
</table>

<sup>1</sup>You are eligible for lenses **OR** contact lenses, not both, in any 12 Month Consecutive Period.
(Frame Benefit frequency is once every 24 months)
Preferred Pricing Discount

Eligible Heritage Plan Members may receive Preferred Pricing Discounts on optical lens options and upgrades, not covered by the plan, at Participating Provider Locations. These Discounts may not be combined with any other discounts, in-store sales or promotional offers and the discount does not apply to professional (Doctor) services or to contact lenses.

Services Not Covered

Products and services not covered under the plan include:

- Non-prescription lenses
- Two pairs of glasses instead of bifocals
- Lenses and frames furnished under this plan, which are lost or destroyed during the same Plan Year
- Parts or repair of frame not covered under manufacturers' warranty
- Medical or surgical treatment of the eyes
- Drugs or medications
- Corrective vision services, treatments, and materials of an experimental nature
- Services not visually necessary
- Industrial (3mm) safety lenses and safety frames with side shields
- Any services not specified in your Scope of Coverage
USING YOUR BENEFIT PLAN

Using a Heritage Provider

Here are the steps to take:

1. Select a doctor from the list of network providers.

   The list can be accessed on our Website:
   www.heritagevisionplans.com
   or by calling our Customer Service Center toll-free at:
   800.252.2053

2. Make an appointment with the Doctor of your choice. When calling to make an appointment, identify the name of your Employer or Group and indicate you have coverage through Heritage Vision Plans. The Doctor / Provider will ask for your ID Number and (the Patient's) Date of Birth.

3. The Provider will verify your eligibility and/or the eligibility of dependents.

4. When the examination is complete and you and/or your dependents have been fitted for any necessary glasses or contact lenses, the doctor will explain any additional charges that you may have to pay.

5. The doctor/provider will take care of all the paper-work. **There are no claim forms for you to complete.**
**Claims Appeals**
If a claim is denied, in whole or in part, Heritage will notify you of the reasons for denial. Within 60 days after the date of the denial notice, you may make a written request for review of the denial. The request must include any and all supporting documentation. The claim will be reviewed and you will be notified of the decision. Submit claim appeals to:

Heritage Vision Plans, Inc.
ATTN: Claims Appeal Manager
One Woodward Avenue, Suite 2020
Detroit, MI 48226

**Unresolved Concerns**
If you are not satisfied with Heritage Vision Plans’ resolution of any customer service issue you may have, please contact your Human Resources Department representative. After exhausting all avenues to have your concerns satisfactorily addressed, you may contact:

Health Plans Division
Department of Insurance and Financial Services
611 W. Ottawa, Third Floor
P.O. Box 30220
Lansing, MI 48933
FREQUENTLY ASKED QUESTIONS

Q: Do I need an ID card?
A: You may download an ID Card from our website but it is not required to receive benefits. If you do not have your ID Card available the Provider will need the Member ID#, the patient’s Name and Date Of Birth.

Q: How can I obtain a list of vision care providers in your network?
A: Heritage Vision Plans offers a provider locator on our Website:
www.heritagevisionplans.com
Or by calling our toll-free number:
800.252.2053

Q: Where do I get a claim form to submit for reimbursement?
A: When you visit a Heritage network provider, they will handle all of the paperwork and submit the claim. There are no claim forms for you to complete.

Q: Do all optical locations have the same frames to choose from?
A: No. Frame selections will differ by location, but each location offers a wide variety of styles to choose from.

Q: Can I use a provider that is not in the attached directory?
A: The most current list of Heritage providers is available online. If the provider is not found in that directory there is no provision in this plan for reimbursement.
Q: Can I get both contact lenses and glasses?

A: If your plan covers materials, you are eligible to receive contact lenses or glasses, not both, in the same Plan Year as a covered benefit.

Q: Is Lasik a covered or partially covered benefit?

A: A discount is available for Lasik Refractive Surgery by referral at designated locations under the Group's Scope of Coverage. Please visit:

www.heritagevisionplans.com

or call:

800.252.2053
to find a Lasik provider near you.
DIFFERENT TYPES OF PRESCRIPTION LENSES

Based upon the particular eyesight disorder, different types of corrective lenses are prescribed. As a rule, there are 4 types of prescription lenses: Single Vision, Bifocal, Trifocal, and Progressive.

**Single Vision Lenses**

Single Vision lenses have only one viewing area throughout the lens. This corrected area can be for far distance, near distance, or reading.

**Bifocal Lenses**

Bifocals (meaning a lens with two points of focus, usually one for distance and one for near) are some of the most commonly prescribed multi-focal lenses.

A small portion of the bifocal eyeglass lens is reserved for the near-vision correction. The rest of the lens is usually a distance correction, but may have no correction at all if the wearer has good distance vision.

**Trifocal Lenses**

Trifocal lenses are lenses with three points of focus: usually for distance, intermediate and near. Trifocals have an added segment above the bifocal for viewing things in the intermediate zone: about an arm's length away. Computer terminals are typically in the intermediate zone.

**Progressive Lenses**

Progressive lenses correct vision for multiple distances without the visible segment lines seen in bifocal or trifocal lenses. Instead they have a graduated section in which the power of the lens progresses smoothly from one prescription to the other, allowing the wearer to see clearly at all distances.

The Eyewear Terms in this Glossary are provided for informational purposes only. They are not meant to reflect actual covered benefits under your vision plan. Please refer to page 3 of this Handbook for your covered benefits.
Glossary of Eyewear Terms

EYEGLASS LENS MATERIALS
Choosing the right lens material for your eyeglasses is an important decision, and there are several options.

Plastic Lenses
Plastic remains the most popular lens material for eyeglasses in the United States, accounting for nearly 50% of all lenses sold. Plastic is generally regarded as the economy choice in lenses. It offers good optical clarity at a lower price point. Due to thickness, it is not typically recommended for higher prescription powers.

Polycarbonate Lenses
Polycarbonate Lenses are the most durable of all lenses. These lenses are over ten times more impact resistant than regular plastic. They are also one of the lightest, thinnest lens materials used in eyewear (up to 40% thinner and 30% lighter than standard plastic lenses). Polycarbonate remains a good choice if you want the safest and/or lightest lenses possible. It is also an excellent material choice for children.

Hi Index Lenses
Hi Index lenses are an excellent alternative for patients with higher prescriptions that want the thinnest, most attractive lenses possible. Hi Index lenses range from 20% to 65% thinner than plastic lenses (depending on the refractive index). The higher the refractive index, the thinner the lens (and typically the higher the cost).

Trivex Lenses
The Trivex lens is a lightweight, impact resistant material much like polycarbonate. It offers the added benefits of lower visual distortion, better optics, and inherent U.V. Protection. Trivex is a great substitute for polycarbonate lenses in prescription sunglasses because Trivex can be easily tinted, whereas polycarbonate cannot.
EYEGLASS LENS COATINGS AND OPTIONS
There are many different choices in eyeglass lens coatings and other optical options. These coatings and options can enhance the performance and appearance of your eyeglass lenses.

**Scratch Resistant Coating**
The material in plastic lenses is relatively soft and is easily scratched if it is not coated with scratch-resistant coating. This coating, a much harder plastic compound, is applied to the lens surface. The "Scratch Coat" greatly increases the lens' resistance to scratches and abrasions, however it too can be scratched.

**Anti-Reflective or AR Coating**
Anti-Reflective Coatings help reduce the reflection on the lenses. When driving (day or night), or using the computer, they reduce the glare and lessen strain on the eyes. What you see is both clearer and sharper. AR Coating also cosmetically enhances the lens, making the lens almost invisible. Your eyes, not the glasses, become the focus of attention.

**Ultra-Violet or UV Coating**
UV Coating helps protect the eyes from the harmful damage caused by the sun. This protection helps the eyes tolerate bright sunlight and softens harsh light without making the glasses seem darker. (Note: Both Polycarbonate and Trivex lenses have built-in Ultra-Violet protective properties.)

**Photochromic or Transitions Lenses**
Photochromic lenses change from light to dark through changing levels of sunlight. "Transitions" is the most well-known brand in the category of Photochromic lenses. When worn indoors they are virtually clear. When worn outside they change to a dark color.

**Polarized Lenses**
Polarized Lenses block out virtually all Ultra-Violet Rays. These lenses help to eliminate haze and glare, while increasing visibility.
If you would like to request a copy of our **Notice of Privacy Practices**, please contact us at:

**Plan Administrator**
Heritage Vision Plans, Inc.
One Woodward Avenue, Suite 2020
Detroit, MI 48226
Phone: (800) 252-2053
Fax: (313) 863-1189
Email: corporate@heritagevisionplans.com

**Member Rights and Responsibilities**
- Members may be required to cooperate in the subrogation and coordination of benefits.
- Benefits may not be assigned.
- Members shall notify their employer in case of address change.
- Members shall have the right to inspect and review their own medical records.

**Provider Information**
Information about any participating provider is available from Heritage Vision Plans at the above listed address.

**Non-Discrimination**
Heritage Vision Plans does not discriminate on the basis of race, color, creed, national origin, residence within the approved service area, lawful occupation, sex, handicap, or marital status.
Heritage Vision Plans Members: How to Login

Step 1: Go to the Heritage Vision Plans Website
The Heritage Vision Plans website is www.HeritageVisionPlans.com

Step 2: Select Member Login
Click the "Member Login" or "View My Benefits" button in the upper right corner of the web page.

www.heritagevisionplans.com (Snapshot of Home Page)

Step 3: Register / Login
At the secure "Member Web Portal", please select the "Register Now" button and proceed to enter your subscriber ID (found on your ID card) or the last 4 digits of your SSN and Date of Birth. After registering, you may "Login" to access your benefit and eligibility information, claims history and status, print a replacement ID card and utilize the "Find a Provider" Search Engine.

(Snapshot of login form on Member Portal)
Participating Provider information is subject to change without notice. Please call Providers, listed in this Directory, to verify their continued participation in the Heritage Provider Network, prior to scheduling your appointment or receiving services.

The Heritage Vision Plans Website (www.heritagevisionplans.com) or the Customer Service Center will always be your source for the most up-to-date Participating Providers.

Allegan
RX OPTICAL
1281 WEST M-89
PLAINWELL, MI  49080

Barry
RX OPTICAL
803 W. STATE STREET
HASTINGS, MI  49058

Berrien
RX OPTICAL
2008 WASHINGTON
ST. JOSEPH, MI  49085
RX OPTICAL
1421 S. 11TH STREET
NILES, MI  49120
RX OPTICAL
1761 S. M-139
BENTON HARBOR, MI  49023

Branch
RX OPTICAL
755 E. CHICAGO
COLDWATER, MI  49036

Calhoun
RX OPTICAL
65 E. COLUMBIA
BATTLE CREEK, MI  49015

Elkhart
RX OPTICAL
2224 CASSOPOLIS STREET
ELKHART, IN  46516

Genesee
RX OPTICAL
RIVERFRONT EYECARE (FLINT)
4325 MILLER ROAD
FLINT, MI  48507

Hillsdale
RX OPTICAL
855 OLDS STREET
JONESVILLE, MI  49250

Ingham
PEARLE VISION
5224 S. CEDAR STREET
LANSING, MI  48911
RX OPTICAL
2285 W. GRAND RIVER
OKEMOS, MI  48864

Ionia
RX OPTICAL
3125 S. STATE STREET
IONIA, MI  48846

Iosco
FRASER OPTICAL
211 N. STATE STREET
OSCODA, MI  48750

Jackson
RX OPTICAL
1617 N. WEST AVENUE
JACKSON, MI  49202
RX OPTICAL
3132 E. MICHIGAN AVENUE
JACKSON, MI  49202

Kalamazoo
RX OPTICAL
3013 OAKLAND DRIVE
KALAMAZOO, MI  49008
RX OPTICAL
125 S. KALAMAZOO MALL
KALAMAZOO, MI  49007
RX OPTICAL
5349 WEST MAIN STREET
KALAMAZOO, MI  49009
RX OPTICAL
6123 S. WESTNEDGE
PORTAGE, MI  49002
RX OPTICAL
1700 S. PARK STREET
KALAMAZOO, MI  49001
RX OPTICAL
601 JOHN STREET SUITE M-261
BRONSON HOSPITAL
KALAMAZOO, MI  49007
RX OPTICAL
5465 GULL ROAD
KALAMAZOO, MI  49004

Kent
RX OPTICAL
4555 WILSON AVENUE SW
GRANDVILLE, MI  49418
RX OPTICAL
1717 28TH STREET S.W.
WYOMING, MI  49509
RX OPTICAL
3576 ALPINE AVENUE N.W.
WALKER, MI  49504
RX OPTICAL
4482 LAKE MICHIGAN DRIVE
WALKER, MI  49534
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<th>Location</th>
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<td>Rockford, MI</td>
<td>RX OPTICAL 507 EAST DIVISION</td>
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<td>Kentwood, MI</td>
<td>RX OPTICAL 2350 44TH STREET SE</td>
<td>Kentwood, MI</td>
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<td>Grand Rapids</td>
<td>RX OPTICAL 6749 CASCADE ROAD SUITE A</td>
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<td>RX OPTICAL 1888 BRETON ROAD, SE</td>
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<td>Monroe</td>
<td>EYE CARE ONE 2674 EAST GRAND RIVER AVENUE</td>
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<td>RX OPTICAL 2159 E. APPLE AVENUE</td>
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Saint Clair

DISTINCTIVE EYEWEAR
1280 S. 9TH STREET
ST. CLAIR, MI 48079

HENRY FORD OPTIMEYES
4355 24TH AVENUE, SUITE 5
FORT GRATIOT, MI 48059

ST. CLAIR EYE
1921 FREDD MOORE HIGHWAY
ST. CLAIR, MI 48079

ST. CLAIR EYE
3443 COUNTY LINE
CASCO, MI 48064

TOTAL VISION CENTER
1100 MICHIGAN AVENUE
MARYSVILLE, MI 48040

Saint Joseph

RX OPTICAL
500 S. CENTERVILLE
STURGIS, MI 49091

RX OPTICAL
111 S US HWY 131
THREE RIVERS, MI 49093

Sanilac

FAMILY EYE CARE OF LEXINGTON
5590 MAIN STREET, SUITE 1
LEXINGTON, MI 48450

FAMILY EYE CARE OF SANDUSKY
454 W. SANILAC ROAD
SANDUSKY, MI 48471

Washtenaw

CHELSEA OPTOMETRY
1171 S. MAIN STREET, SUITE 2
CHELSEA, MI 48118

FORTNEY EYECARE ASSOCIATES
2 NORTH HURON STREET
YPILANTI, MI 48197

RX OPTICAL
867 W. EISENHOWER PARKWAY
ANN ARBOR, MI 48103

YPILANTI VISION
1767 WASHTENAW AVENUE
GARY M. MOSS O.D.
YPILANTI, MI 48197

Wayne

BAYNE / VILLAGE OPTICAL INC.
16841 KERCHEVAL PLACE
GROSSE POINTE, MI 48230

BELLEVILLE VISION CENTER
10798 BELLEVILLE ROAD
BELLEVILLE, MI 48111

BLACK & WHITE LOOK OPTICAL
12871 E. JEFFERSON SUITE A
DETROIT, MI 48215

BURMAN & ZUCKERBROD
OPHTHALMOLOGY
7992 N. WAYNE ROAD
WESTLAND, MI 48185

BURMAN OPHTHALMOLOGY
14400 W. MCNICHOLS ROAD
DETROIT, MI 48235

DESIGNS FOR VISION DOWNRIVER
19216 FORT STREET
RIVERVIEW, MI 48193

DIRECT OPTICAL SUPERSTORE
41840 FORD ROAD
CANTON, MI 48187

ELITE EYECARE CENTERS
29316 FORD ROAD
GARDEN CITY, MI 48135

ELITE EYECARE CENTERS
44750 FORD ROAD
CANTON, MI 48187

EYE WORKS OPTICAL
20845 MACK AVE.
(INSIDE GROSSE POINTE EYE CTR.)
GROSSE POINTE WOODS, MI 48236

FORTNEY EYECARE ASSOCIATES
23469 MICHIGAN AVENUE
DEARBORN, MI 48124

FORTNEY EYECARE ASSOCIATES
34752 WARREN ROAD
WESTLAND, MI 48185

FORTNEY EYECARE ASSOCIATES
37673 FIVE MILE ROAD
LIVONIA, MI 48154

GBN OPTICAL
14400 W. MCNICHOLS ROAD
INSIDE BURMAN OPHTHALMOLOGY
DETROIT, MI 48235

GBN OPTICAL
7992 N. WAYNE ROAD
INSIDE BURMAN OPHTHALMOLOGY
WESTLAND, MI 48185

GRAHAMS OPTIQUE BOUTIQUE
20100 OUTER DRIVE
DEARBORN, MI 48124

HEALTH CENTER OPTICAL
4201 SAINT ANTOINE STREET
DETROIT, MI 48201

HENRY FORD OPTIMEYES
2799 W. GRAND BOULEVARD, 1ST FLOOR
HENRY FORD HOSPITAL, DETROIT, MI 48202

HENRY FORD OPTIMEYES
15401 E. JEFFERSON, 1ST FLOOR HENRY FORD MEDICAL CENTER
GROSSE POINTE PARK, MI 48230

HENRY FORD OPTIMEYES
400 RENAISSANCE CENTER, SUITE 1402
DETROIT, MI 48243

HENRY FORD OPTIMEYES
35184 CENTRAL CITY PARKWAY
WESTLAND, MI 48185

HENRY FORD OPTIMEYES
5500 AUTO CLUB DRIVE
DEARBORN SUPER VISION CENTER
DEARBORN, MI 48126

HERITAGE OPTICAL CENTER
19010 LIVERNOIS AVENUE
DETROIT, MI 48221

HERITAGE OPTICAL CENTER
2678 E. JEFFERSON AVENUE
DETROIT, MI 48207

HERITAGE OPTICAL CENTER
87 MONROE STREET
DETROIT, MI 48226

KRESGE EYE INSTITUTE
4717 SAINT ANTOINE STREET
UNIVERSITY PHYSICIAN GROUP
DETROIT, MI 48201

KRESGE EYE INSTITUTE & OPTICAL
4700 SCHAFFER ROAD, SUITE 165
DEARBORN, MI 48126

KRESGE WELL EYE CARE CENTER & OPTICAL SHOP
6071 W. OUTER DRIVE, SUITE 205
SINAI GRACE PROFESSIONAL BUILDING
DETROIT, MI 48235

LESNICK OPTICAL
13350 FORT STREET
SOUTHGATE, MI 48195

LESNICK OPTICAL
13350 FORT STREET
SOUTHGATE, MI 48195