

## WHO IS ADVANTICA?

A vision exam is non-invasive. Therefore, it may be the only preventative or wellness check up an individual gets annually. Routine eye examinations have the ability to detect serious medical conditions in their infancy stages.

Advantica is a managed vision eye care insurance company with a national network of optometrists, ophthalmologists, opticians and retail providers. Our benefits can be obtained at any of our private or retail providers, which include (but not limited to) EyeMasters, Sears Optical, JC Penny Optical, Target Optical, Pearle Vision Centers, Optical Outlets, Walmart and any locations with EyeCare Centers of America, such as VisionWorks. Please visit our website at [www.advanticabenefits.com](http://www.advanticabenefits.com) to view our entire provider network, or contact our Service Center at (866) 425-2323.

## WHY IS EYE CARE IMPORTANT?

Diabetic retinopathy is the most common diabetic eye disease and leading cause of blindness in American adults. It is caused by changes in the blood vessels of the retina.



Diabetic Retinopathy



Normal Vision



Glaucoma

Glaucoma leads to blindness by damaging the optic nerve. Elevated pressure in the eye is a risk factor, but even people with normal pressure can lose vision to glaucoma.

- More than one million Americans, age 40 and over, are blind from eye disease.
- Approximately 50,000 people will lose their sight this year due to eye related diseases.
- 50% of eye related diseases can be prevented with annual eye exams.
- Routine eye exams detect cataracts, glaucoma, macular degeneration and retinal detachment.
- Serious health problems such as diabetes, hypertension and other health conditions may be detected in an eye exam.
- **Of the 75 million people who work on computers each day, 70% of them have some type of eye or vision related problem.**

## NATIONAL NETWORK OF INDEPENDENT & RETAIL PROVIDERS.

**Visionworks**  
Why Pay More?

**PEARLE VISION**

**WAL\*MART**

**NOVA** SOUTHEASTERN UNIVERSITY  
NSU Eye Care Clinic

**OPTICAL**

JCPenneyoptica

**SEARS**  
Optical

Visit our website at  
[www.advanticabenefits.com](http://www.advanticabenefits.com)  
to locate a provider near you.

ADVANTICA

For more information please contact our Service Center at (866) 425-2323, or visit our website at [www.advanticabenefits.com](http://www.advanticabenefits.com).



# ICUBA SELECT PLUS 100 PLAN

COVERAGE	IN-NETWORK BENEFITS	OUT-OF-NETWORK REIMBURSEMENT*
Comprehensive Eye Examination	<b>\$5 copay</b>	Reimbursed up to \$40 (less applicable copay)
Eyeglass Lenses (standard plastic)	<p><b>\$15 copay</b> includes:</p> <ul style="list-style-type: none"> <li>- Single</li> <li>- Bifocal</li> <li>- Trifocal</li> <li>- Lenticular</li> <li>- SV Polycarbonate for members 19 years old or younger (\$30 copay for members over the age of 19).</li> </ul> <p>Additional \$12 copay for UV Protection.</p> <p>Additional \$50 copay Standard Progressive Lenses.</p> <p>Additional \$60 copay Photochromic Lenses.</p>	<p>Reimbursed (less applicable copay):</p> <ul style="list-style-type: none"> <li>- Single up to \$20</li> <li>- Bifocal up to \$40</li> <li>- Trifocal up to \$60</li> <li>- Lenticular up to \$100</li> <li>- UV Protection up to \$5</li> <li>- SV Polycarbonate for members under the age of 19 up to \$10</li> <li>- Progressive up to \$45</li> </ul>
Eyeglass Frames	<p><b>\$15 copay</b> (no copay if included with Eyeglass Lenses); paid in full on Special Frame Selection; outside of the Selection, \$100 allowance (less applicable copay) toward any prescription eyeglass purchase.</p>	Reimbursed up to \$40 (no copay if included with eyeglass lenses).
Contact Lenses (in lieu of Eyeglasses)** Conventional / Disposable	<b>\$100 allowance</b> (less applicable copay)	Reimbursed up to \$60 (less applicable copay)
Contact Lenses (in lieu of Eyeglasses)** Medically necessary***	<b>\$250 allowance</b> (less applicable copay)	\$250 allowance (less applicable copay)
Contact Lens Fitting Fee	<b>\$30 allowance</b>	Not applicable.

Benefit Frequency	
Examination	Once every 12 months
Eyeglass Lenses (standard plastic)	Once every 12 months
Eyeglass Frames	Once every 24 months
Contact Lenses (in lieu of Eyeglasses)	Once every 12 months

\* Submit Member Out-Of-Network Reimbursement Form and copy of paid receipt to Advantica.  
 \*\* This benefit is paid only once during the Group's Benefit Period and must be fully utilized at the time of purchase.  
 \*\*\* Limited to Aphakia, Keratoconus or Severe Anisometropia and requires pre-authorization by Advantica.

Plan is qualified under IRS Section 125.  
 AEC.SB SP100 7/03



### LASIK benefits through Advantica.

As a member of Advantica, you can take advantage of QualSight's preferred pricing plan for LASIK vision correction. QualSight features a credentialed network of board eligible ophthalmologists. With QualSight, LASIK surgery is now affordable at prices that are 40% to 50% off the national average.

Call (877) 718-7661 to take advantage of the preferred LASIK pricing. QualSight care managers will answer your questions, provide a telephone screening to determine potential candidacy, and schedule an appointment.



Healthy sight in every light™

### Give them the 'Doctor's Choice' for healthy sight.

Photochromic lenses, like Transitions, are clear indoors and darken outdoors in proportion to the intensity of UV rays.

- The best photochromic technologies offer:
- Optimal darkness for every outdoor light condition.
    - Enhanced contrast to optimize vision.
  - Protection from glare (bright light) to reduce eyestrain and fatigue.
  - UV blockage to help prevent age-related eye disease.
    - Availability in impact-resistant lens material.
    - Availability with anti-reflective coatings.
    - Availability in progressive lens design.

## MONTHLY RATES

\$ 3.98 per covered SUBSCRIBER

\$10.18 per covered SUBSCRIBER and FAMILY



# ICUBA - BUY UP SELECT PLUS 100 PLAN

COVERAGE	IN-NETWORK BENEFITS	OUT-OF-NETWORK REIMBURSEMENT*
Comprehensive Eye Examination	<b>\$5 copay</b>	Reimbursed up to \$40 (less applicable copay)
Eyeglass Lenses (standard plastic)	<p><b>\$15 copay</b> includes:</p> <ul style="list-style-type: none"> <li>- Single</li> <li>- Bifocal</li> <li>- Trifocal</li> <li>- Lenticular</li> <li>- SV Polycarbonate for members 19 years old or younger (\$30 copay for members over the age of 19).</li> </ul> <p>Additional \$12 copay for UV Protection.</p> <p>Additional \$50 copay Standard Progressive Lenses.</p> <p>Additional \$60 copay Photochromic Lenses.</p>	<p>Reimbursed (less applicable copay):</p> <ul style="list-style-type: none"> <li>- Single up to \$20</li> <li>- Bifocal up to \$40</li> <li>- Trifocal up to \$60</li> <li>- Lenticular up to \$100</li> <li>- UV Protection up to \$5</li> <li>- SV Polycarbonate for members under the age of 19 up to \$10</li> <li>- Progressive up to \$45</li> </ul>
Eyeglass Frames	<p><b>\$15 copay</b> (no copay if included with Eyeglass Lenses); paid in full on Special Frame Selection; outside of the Selection, \$100 allowance (less applicable copay) toward any prescription eyeglass purchase.</p>	Reimbursed up to \$40 (no copay if included with eyeglass lenses).
Contact Lenses (in lieu of Eyeglasses)** Conventional / Disposable	<b>\$100 allowance</b> (less applicable copay)	Reimbursed up to \$60 (less applicable copay)
Contact Lenses (in lieu of Eyeglasses)** Medically necessary***	<b>\$250 allowance</b> (less applicable copay)	\$250 allowance (less applicable copay)
Contact Lens Fitting Fee	<b>\$30 allowance</b>	Not applicable.

### Benefit Frequency

Examination	Once every 12 months
Eyeglass Lenses (standard plastic)	Once every 12 months
Eyeglass Frames	Once every 12 months
Contact Lenses (in lieu of Eyeglasses)	Once every 12 months

\* Submit Member Out-Of-Network Reimbursement Form and copy of paid receipt to Advantica.

\*\* This benefit is paid only once during the Group's Benefit Period and must be fully utilized at the time of purchase.

\*\*\* Limited to Aphakia, Keratoconus or Severe Anisometropia and requires pre-authorization by Advantica.

Plan is qualified under IRS Section 125.  
AEC.SB SP100 7/03



### LASIK benefits through Advantica.

As a member of Advantica, you can take advantage of QualSight's preferred pricing plan for LASIK vision correction. QualSight features a credentialed network of board eligible ophthalmologists. With QualSight, LASIK surgery is now affordable at prices that are 40% to 50% off the national average.

Call (877) 718-7661 to take advantage of the preferred LASIK pricing. QualSight care managers will answer your questions, provide a telephone screening to determine potential candidacy, and schedule an appointment.



Healthy sight in every light™

### Give them the 'Doctor's Choice' for healthy sight.

Photochromic lenses, like Transitions, are clear indoors and darken outdoors in proportion to the intensity of UV rays.

The best photochromic technologies offer:

- Optimal darkness for every outdoor light condition.
  - Enhanced contrast to optimize vision.
- Protection from glare (bright light) to reduce eyestrain and fatigue.
- UV blockage to help prevent age-related eye disease.
  - Availability in impact-resistant lens material.
  - Availability with anti-reflective coatings.
  - Availability in progressive lens design.

## MONTHLY RATES

\$ 4.78 per covered SUBSCRIBER

\$12.22 per covered SUBSCRIBER and FAMILY