



Independence American Vision Insurance

Vision and hearing insurance
for individuals and families

Underwritten by Independence American Insurance Company, (IAIC), domiciled in Delaware, a member of the IHC Group. For more information about IAIC, visit the website at <https://www.independenceamerican.com>

This policy is jointly administered by The Loomis Company and Avësis Incorporated acting as third party (authorized) administrators on behalf of Independence American Insurance Company.

 Independence American
Insurance Company
A Member of The IHC Group

Vision Benefits

	Independence American Vision 100		Independence American Vision and Hearing 130	
	In-Network Preferred Provider	Out-of-Network Non-Preferred Provider	In-Network Preferred Provider	Out-of-Network Non-Preferred Provider
Vision Examination* (1 per person, every 12 months)	\$10 copay	\$35 allowance	\$10 copay	\$35 allowance
Vision Materials Copay	\$25 copay	See below	\$10 copay	See below
Standard Plastic Lenses* (1 per person, every 12 months)				
Single Vision	Paid in full after copay	\$25 allowance	Paid in full after copay	\$25 allowance
Lined Bifocal	Paid in full after copay	\$40 allowance	Paid in full after copay	\$40 allowance
Lined Trifocal	Paid in full after copay	\$50 allowance	Paid in full after copay	\$50 allowance
Lenticular	Paid in full after copay	\$80 allowance	Paid in full after copay	\$80 allowance
Progressives	\$50 allowance	\$40 allowance	\$50 allowance	\$40 allowance
Frames (1 per person, every 24 months)				
Frames	\$100 allowance after copay	\$25 allowance	\$130 allowance after copay	\$25 allowance
Contact Lenses (1 per person, every 12 months) <i>In lieu of frames or standard plastic lenses</i>				
Conventional or Disposable	\$110 allowance after copay	\$80 allowance	\$110 allowance after copay	\$80 allowance
Medically Necessary Contact Lenses	Paid in full after copay	\$250 allowance	Paid in full after copay	\$250 allowance
Cornea Benefits				
Corneal Tissue Preparation Fee for Corneal Replacements	\$8,000 allowance		\$8,000 allowance	

*1 additional post-operative exam and set of lenses covered if a patient receives corneal transplant

The preferred provider for Independence American Vision Insurance is Avesis. In-network frames and standard plastic lenses subject to combined copay: Independence American Vision 100 is subject to \$25 copay and Independence American Vision and Hearing 130 is subject to \$10 copay. In-network contact lenses subject to the same copay in lieu of frames and standard plastic lenses.

Hearing Benefits

	Independence American Vision 100	Independence American Vision and Hearing 130
Testing and Fitting 1 per person		\$48 allowance every 24 months
Hearing Aids 1 per ear		\$300 allowance every 60 consecutive months

Eligibility

Independence American Vision Insurance is available to the primary applicant age 18 to 99, their spouse age 18 to 99, and dependent children under the age of 26.

Limitations

Fees charged by a Provider for services other than what is specifically listed as covered must be paid in full by the Insured to the Provider. Such fees or materials are not covered under this Policy.

Non-Preferred Provider expenses do not apply toward Preferred Provider expenses and Preferred Provider expenses do not apply toward Non-Preferred Provider expenses.

Lost or broken lenses, frames, glasses or contact lenses will not be covered except in the next Benefit Period when Vision Materials would next become available.

Exclusions

No benefits will be paid for services or materials connected with or charges arising from:

1. Orthoptic or vision training, subnormal vision aids and any associated supplemental testing;
2. Aniseikonic lenses;
3. Medical and/or surgical treatment of the eye, eyes or supporting structures;
4. Any eye or Vision Examination, or any corrective eyewear, required by an employer as a condition of employment and safety eyewear;
5. Services provided as a result of any Workers' Compensation law, similar legislation or required by any governmental agency or program whether federal, state or subdivisions thereof;
6. Plano (non-prescription) lenses;
7. Non-prescription sunglasses; or
8. Two pair of glasses in lieu of bifocals; or
9. Any service or material not listed in the Schedule of Benefits.

Amplifon Hearing Health Care Discounts

Amplifon Hearing Health Care may offer you additional hearing care savings. Through Amplifon, you have access to:

- ✦ **Savings** - Average savings of over 50% off MSRP
- ✦ **Custom hearing solutions** – wide choice of products from the industry's leading brands
- ✦ **Risk-free 60-day trial** – 100% money back guarantee – no return or restocking
- ✦ **Aftercare** – 1-year follow-up care, 2 years of free batteries (up to 80 cells per device) and 3-year warranty covering loss and damage¹

This is not an insurance benefit

¹Some exclusions apply. Limited to one-time claim for loss and damage. Manufacturer deductibles may apply.

This brochure provides a very brief description of the important features of Independence American Vision Insurance. This brochure is not a certificate of coverage or policy and only the actual certificate or policy provisions will control. The certificate or policy itself sets forth in detail the rights and obligations of both the certificate holder or policy holder and the insurance company. It is, therefore, important that you READ THE CERTIFICATE OR POLICY CAREFULLY. For complete details, refer to the Individual Vision Policy, Policy form number (IAIC-IVIS-POL-0419).

Independence American Vision Insurance is not available in all states. Availability in a state is subject to change. Not all policies or combinations of benefits are available in all states.

About Independence American Insurance Company

Independence American Insurance Company is domiciled in Delaware and licensed to write property and casualty insurance in all 50 states and the District of Columbia. Its products include short-term medical, employer medical stop-loss, hospital indemnity, fixed indemnity limited benefit, group and individual dental, pet insurance, and non-subscriber occupational accident insurance in Texas. Independence American is rated A- (Excellent) for financial strength by A.M. Best, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (an A++ rating from A.M. Best is its highest rating).

About The Loomis Company

The Loomis Company (Loomis), founded in 1955, has been a leading Third Party Administrator (TPA) since 1978. Loomis has strategically invested in industry leading ERP platforms, and partnered with well-respected companies to enhance and grow product offerings. Loomis supports a wide spectrum of clients from self-funded municipalities, school districts and employer groups, to large fully insured health plans who operate on and off state and federal marketplaces. Through innovation and a progressive business model, Loomis is able to fully support and interface with its clients and carriers to drive maximum efficiencies required in the ever evolving healthcare environment.

About The IHC Group

Independence Holding Company (NYSE:IHC), formed in 1980, is a holding company that is principally engaged in underwriting, administering and/or distributing group and individual specialty benefit products, including disability, supplemental health, pet, and group life insurance through its subsidiaries (Independence Holding Company and its subsidiaries collectively referred to as "The IHC Group"). The IHC Group consists of three insurance companies (Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company), PetPartners Inc., our pet insurance administrator, IHC Specialty Benefits, Inc., a technology-driven full-service marketing and distribution company that focuses on small employer and individual consumer products through its call center, IHC Specialty Benefit Advisors, general agents, independent agents, private label arrangements, and INSX Cloud, our wholly owned Web Based Entity. IHC also owns the following domains: www.healthdeals.com; www.my1hr.com; www.healthinsurance.org; www.medicareresources.org; and www.petplace.com.

About Avēsis

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