



DIRECT
VISION
INSURANCE

MASSACHUSETTS,
MONTANA & RHODE ISLAND

Underwritten by:



Ameritas Life Insurance Corp.
5900 O Street
Lincoln NE 68510

Marketed by:



55 E 5th Street, Suite 500 Saint Paul, MN 55101
Toll Free: 800.620.5010
www.directvisioninsurance.com

DIRECT VISION INSURANCE

MASSACHUSETTS,
MONTANA & RHODE ISLAND



- No waiting periods

You'll like what you see with Direct Vision.

Protecting your eyes starts with having routine eye exams. With Direct Vision, you'll be covered for one routine eye exam per year – starting on day one of your coverage!

Plan Details

- **Eye Exams** – once every 12 months, beginning day one
- **Lenses & Contact Lenses** – once every 12 months, beginning day one
- **Frames** – once every 24 months, beginning day one

VISION SERVICES	LIFETIME DEDUCTIBLE	DEDUCTIBLE - Each Benefit Period	ALLOWANCE
Eye Exam	\$0	\$10	\$50
Frames*	\$50	\$0	\$65
Contacts (in lieu of lenses and frames)	\$0	\$0	\$100
Lenses*	\$50		
Single	-	\$0	\$40
Bifocal	-	\$0	\$60
Trifocal	-	\$0	\$70
No line bifocal	-	\$0	\$100
Standard progressive	-	\$0	\$100
Lenticular	-	\$0	\$100

* Deductible is a combined \$50 per person per lifetime for Frames and Lenses (other than contact lenses). A maximum of three (3) individual deductibles per family shall apply to frames deductible.

MONTHLY VISION RATES*

Individual	\$9.66
Individual + 1	\$17.77
Family	\$26.56

Frequently Asked Questions for Direct Vision Insurance Members.

Who is eligible for this plan?

The insurance coverage is available in states where it's approved to anyone age 18 and older who does not have coverage through another Ameritas vision plan. You can request coverage for your dependents; dependent eligibility varies based on state law.

How quickly can I start my coverage?

The Direct Vision Insurance plans provide four options for effective dates. Choose the one that works best for you and your family. You will receive an email confirmation immediately following your enrollment to verify this information. Your policy will arrive within 10 business days of enrollment.

What if I change my mind about the coverage shortly after enrolling?

Direct Vision Insurance comes with a 30-day Customer Satisfaction Guarantee. You have 30 days after your plan becomes effective to cancel your plan if you are not satisfied for any reason. Any premium paid, minus the enrollment fee, will be fully refunded provided no covered services have been rendered.* If services have been provided, you may still cancel your policy however the premium paid will not be eligible for reimbursement.

* Plan includes a one-time non-refundable enrollment fee of \$20. This charge will be made at the time of purchase and may appear as a separate transaction from your vision insurance.

Will I receive an ID Card?

- Yes, you will receive an ID Card.

Where can I go to find a vision provider?

- You can visit any provider of your choice. There is no Network or list of providers to choose from.

Who should I contact regarding a claim?

- For questions regarding a claim, contact **800-487-5553**.

What can you tell me about Ameritas, the insurance company underwriting this plan?

- Ameritas Life Insurance Corp. and its affiliated companies have a proud and rich heritage dating back to the late 1880s. This tradition is deeply rooted in our commitment to our customers, a foundation of integrity and trust and a legacy of financial strength to deliver on our promises.

LIMITATIONS AND EXCLUSIONS

Covered expenses will not include and no benefits will be payable for:

- Vision examinations, lenses and frames more than the frequency as indicated on the plan summary page.
- Examinations performed or frames or lenses ordered before the Insured was covered under this section.
- Any examination performed or frame or lens ordered after the Insured's coverage under this section ceases, subject to Extension of Benefits.
- Sub-normal vision aids; orthoptic or vision training or any associated testing.
- Non-prescription lenses.
- Replacement or repair of lost or broken lenses or frames except at normal intervals.
- Any eye examination or corrective eyewear required by an employer as a condition of employment.
- Medical or surgical treatment of the eyes.
- Any service or supply not shown on the Schedule of Eye Care Services.
- Coated lenses; oversize lenses (exceeding 71 mm); photo-gray lenses; polished edges; UV-400 coating and facets, and tints other than solid.
- Lenses and frames during the first twelve months that a person is insured under this section, when the person is a Late Entrant, as defined.

This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Individual dental and vision products Indiv. 9000 WA Rev. 07-16 are issued by Ameritas Life. Some plan designs are not available in all areas. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. Some states require that producers be appointed with Ameritas Life before soliciting its products.

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About the Direct Benefits Insurance Team

Direct Vision Insurance is available exclusively through Direct Benefits, Inc.

Direct Benefits, Inc. is a managing general agency that provides one-stop employee benefits to over 8,000 independent agents, brokers, consultants and general agents in all 50 states.

We're in it for the little people of America. Our mission is to provide individuals and small businesses with the same or better quality insurance products as Fortune 500 companies. By partnering with financially strong insurance carriers like Ameritas, we are able to create exclusive niche products like Direct Vision Insurance.



DirectBenefits | Trusted Coverage. One Place.

55 E 5th Street, Suite 500 Saint Paul, MN 55101
Toll Free: 800.620.5010 • Fax: 651.649.3502
E-mail: info@directvisioninsurance.com
www.directvisioninsurance.com