



BENEFITS OF USING A MOA OPTOMETRIST

By using a MOA provider, there are additional savings for eye exams, refractions, frames, and spectacle lenses. This means less out-of-pocket expenditures for you, after you pay your \$100 plan deductible (if this has not already been met). Ask your doctor how to maximize your savings!

You can get both glasses **AND** contact lenses in a single year; you don't have to choose which one you want!

An example is provided on the other side.



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For the purposes of our example, we will assume you have met your \$100 deductible and were seen by a MOA provider. So, let's say your eye exam charge was \$145 and the refraction was \$30. You are in the first year of your plan so ManhattanLife will reimburse 60% of the charges up to the maximums. In this example, ManhattanLife will pay \$87 for the exam and \$18 for the refraction, because you used a MOA provider **you pay \$0.**

You pick out \$300 frame and your progressive lenses are \$500. ManhattanLife will pay \$180 for the frame (the max is \$200 on frames) and \$300 for the lenses (the max on progressive lenses) and because you used a MOA provider **you pay \$0.**

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