



## Benefits

- First optometric association operated insurance plan in the country. Designed with the patients and doctors in mind not the insurance company.
- Two maximum benefit options to choose from, \$1,000 or \$1,500, to use with vision, dental or hearing. Think of this as a pool of money to use between these three healthcare options.
- A strong provider network from rural to urban areas is available.
- The plan can be used with **ANY** provider. However, there is significant savings with a MOA provider with the vision care. A Careington provider for dental care will file the claim.
- This is an insurance plan not a discount plan. This means that the backend costs (what the patient pays) should be less out-of-pocket for patients with exam and material goods than most plans available.

Actual Patient Example (in Year 2 of the plan):

- Patient has sufficient funds available from \$1,500 max benefit policy
- Patient sees an approved MOA provider

Item	Retail
Exam	\$140.00
Refraction	\$35.00
Frame	\$250.00
Single Vision	\$85.00
Polycarbonate	\$85.00
Anti-Reflective Coating	\$110.00
<b>Total Retail</b>	<b>\$705.00</b>

- Patient Out-of-Pocket Expenses Comparison

MOA DVH Plan*	Vision Discount Plan #1	Vision Discount Plan #2
<b>\$100.00</b>	\$247.00	\$224.00

**Remaining policy benefit balance available for dental or hearing is \$1,061.00.**

\*After the \$100 deductible (and as long as the patient has sufficient benefits available for the policy year), then the MOA provider will accept as full payment from ManhattanLife with no additional cost for: exam, frame, lenses, non-glare and impact resistant lenses. If the policyholder wants to have more specialized lenses (transitions or high index lenses) then they will pay the normal office charges. Additional savings examples available on [www.moadvh.com](http://www.moadvh.com).

Actual Patient Example Continued:

- Remaining benefits available **\$1,061.00**
- Patient sees any dental provider

Item	Retail
Exam	\$50.00
4 Bitewings	\$62.00
Simple Extraction	\$130.00
Filling	\$135.00
<b>Total Retail</b>	<b>\$377.00</b>

- Patient Out-of-Pocket Expenses for Dental visit

<b>MOA DVH Plan*</b>
<b>\$113.10</b>

**Remaining policy benefit balance available for additional treatment is \$797.10.**

\* Additional savings may be available by choosing a Preferred Plus dentist.

- Over a 25-month period there is an increase in what the plan pays, starting at 60% (first year), 70% (second year) and finally 80% (25 months and beyond) which is more than most plans available. It gains strength over time.
- Family rate includes a maximum of 3 children. Additional children can be added using the additional child premium. A couple with no kids can be separated to individual policies which reduces the premiums.
- Guaranteed issue **AND** guaranteed renewable for life (ManhattanLife cannot refuse a policyholder on signing up and cannot cancel if the premiums are paid).
- There is no coordination of benefits with this plan. This means, if vision or dental exam coverage is reimbursed by another medical or ancillary plan, the policyholder can still file this plan and gain the full benefits allowed within the policy.
- MOA DVH vision plan will allow glasses **AND** contacts lenses NOT glasses **OR** contacts in a policy year.
- **No** waiting period for vision coverage or basic/preventive dental coverage.
- Policy goes with the individual, if desired, so no Cobra is involved.
- No minimums required for the plan (single person to large company).
- The plan is compliant with Missouri Revised Statutes Section 376.685 Non-Covered Services.