

Heritage

vision plans

VISION BENEFIT HANDBOOK

Vision Benefit Website: heritagevisionplans.com

A close-up portrait of a young Black man with short hair and glasses, smiling slightly and looking off-camera to the right. The background behind him is a blurred cityscape with tall buildings under a cloudy sky.

**WAYNE COUNTY COMMUNITY
COLLEGE DISTRICT (WCCCD)**
CLIENT #4007-00 | GROUP #1009

WELCOME.

Thank you for choosing Heritage Vision Plans

We are glad to have you as a member of the Heritage Vision Plans family. Heritage is a vision benefit management company that is dedicated to providing exceptional service, world-class quality and an extensive provider network.

Heritage is committed to the quality, reliability and service excellence that makes us successful. Our goal is to provide you with the best in eye care.

We provide this handbook to help you receive maximum value from your vision benefit.

If you have questions that are not answered here, please call us toll free

800.252.2053

or Email us at:

corporate@heritagevisionplans.com

Cordially,

Heritage Vision Plans, Inc.

This handbook covers important topics such as: what services are covered, accessing a provider, member rights and privacy practices.



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SERVICES	NETWORK COVERAGE	OUT OF NETWORK ₄
EYE EXAM		
Comprehensive Eye Exam	100% Covered, No Co-Pay	N/A
FRAME		
Frame	\$100.00 Retail Allowance Member pays retail frame costs over allowance, less 20% discount ₂	N/A
STANDARD LENSES		
Single Vision	100% Covered, No Co-Pay	N/A
Bifocal	100% Covered, No Co-Pay	N/A
Trifocal	100% Covered, No Co-Pay	N/A
Progressive, Standard	100% Covered, \$55.00 Co-Pay	N/A
Lens Options		
Anti-Reflective Coating	20% Discount	N/A
Hi-Index	20% Discount	N/A
Mirror Coating	20% Discount	N/A
Photochromic/Transition, Single Vision	20% Discount	N/A
Photochromic/Transition, Multifocal	20% Discount	N/A
Polycarbonate, Child	20% Discount	N/A
Polycarbonate, Adult	20% Discount	N/A
Polarization	20% Discount	N/A
Scratch Coating	20% Discount	N/A
Tint, Solid	100% Covered, No Co-Pay	N/A
Tint, Gradient	20% Discount	N/A
UV Coating	20% Discount	N/A
Other Lens Options	20% Discount	N/A
CONTACT LENSES		
Standard Contact Fitting	\$40.00 Max Co-Pay	N/A
Premium Contact Fitting	10% Discount	N/A
Contact Lenses ₁	\$75.00 Retail Allowance Member pays retail contact lens costs over allowance, less 10% discount ₃	N/A

Plan Information

Network

Select

Service Frequency*

Exam	Every 24 months
Frames	Every 24 months
Lenses	Every 24 months
Contacts	Every 24 months

Dependent Children

Covered to age 26 (DOB)

¹You are eligible for frames and lenses or contacts, not both, in any 24 month period.

² Preferred pricing discounts may not be available for certain frame brands as determined by the manufacturer or where prohibited by law.

³Discount may not apply to disposable contact lenses.

⁴Services must be obtained from a Select Network Provider. Out of network reimbursement is not available.

*Progressive Myopic Children (under age 19) may receive an exam and new lenses once every 12 months with a prescription change of $\pm .50$ diopters or more.

EXTRA SAVINGS!

20%

savings on additional glasses from your Heritage provider, with initial purchase

15% Off LASIK

available through LasikPlus®

amplifon®

Hearing Health

60%

savings on hearing aid services

This is intended as an easy-to-read summary and provides a general overview of your benefits. It is not a contract.

To find a Heritage provider, visit heritagevisionplans.com, login required.

Questions? Call **800.252.2053**.

Section I USING YOUR VISION BENEFITS

Using a Heritage Provider

Here are the steps to take:

1. Select a Heritage provider. The list can be accessed on our website:
heritagevisionplans.com
or by calling our Customer Service Center toll free at
800.252.2053
2. Make an appointment with the provider of your choice. Identify the name of your employer or group and indicate you have coverage through Heritage Vision Plans. The provider will ask for your name, date of birth and ID number.
3. The provider will verify eligibility.
4. When the examination is complete and you have been fitted for necessary glasses or contact lenses, the provider will explain any additional charges that you may have to pay.
5. The provider will take care of all the paperwork.

Preferred Pricing Discount

Heritage members may receive Preferred Pricing Discounts on options and upgrades not covered by the plan at Heritage provider locations. These discounts may not be combined with any other discounts, in-store sales or promotional offers and may not apply to professional services or contact lenses.

Heritage providers help you maximize benefits and reduce out-of-pocket costs.



Section II YOUR VISION BENEFIT PLAN

Eligibility

Your eligibility to participate in this plan is determined by your employer or group. Contact your benefit manager for eligibility rules.

Scope of Coverage

Your scope of coverage is determined by your employer or group. The Heritage Vision Benefits at a Glance (page 1) indicates what services are covered, how often each covered service can be used and what you can expect to pay when receiving services from a Heritage provider.

Guaranteed Renewable

Coverage is guaranteed renewable. Coverage may only be terminated for the following reasons:

- a) Fraud
- b) Intentional misrepresentation of material fact
- c) A rescission for a non-prohibited reason
- d) The participant moves outside the service area
- e) The Group fails to remit Group Premiums

A grace period of 10 days will be granted for the payment of each premium.

Your eyes have to last a lifetime, and we want to do our part in helping you keep them healthy.



Section II YOUR VISION BENEFIT PLAN

Limitations

This plan is designed to cover eye examinations and corrective eyewear. It is also designed to cover visual needs rather than cosmetic options. Should you select options that are not covered under your plan, as shown in the vision Benefits at a Glance, you will pay a discounted fee to the participating provider, when applicable. Benefits are payable only for services received while your coverage is in force.

Exclusions:

- Non-Prescription Lenses
- Medical or surgical treatment of the eyes, including drugs and/or medications
- Replacement of lost or broken lenses or frames
- Vision training
- Services provided as a result of any workers' comp law, or similar legislation, or required by any governmental agency or program whether federal or state
- Two pairs of glasses instead of bifocals
- Parts or repair of frame not covered under manufacturers' warranty
- Services not visually necessary
- Corrective vision services, treatments and materials of an experimental nature
- Safety lenses (3mm) and/or frame with side shields
- Services not specified in scope of coverage
- Services or materials provided by any other group plan providing vision care
- Services rendered after the date an insured person ceases to be covered under the policy, except when materials ordered before coverage ended are delivered
- Benefits cannot be combined with any discount or promotional offering
- Fees charged for non-covered services and materials must be paid in full to the provider

Termination Provisions

Coverage will end on the earliest of: the date the policy ends, the date your employment ends, or the date you are no longer eligible.

Notes and Disclaimers

- The contact lens allowance may be used all at once, or throughout the plan year as needed, and may be applied toward contact lenses only
- Refractive Laser Surgery is considered an elective procedure, and may involve potential risks to patients. Heritage is not responsible for the outcome of any refractive surgery
- Discounts are not insured benefits
- ID cards are not required for services
- Other disclaimers may apply

Section II **YOUR VISION BENEFIT PLAN**

Claim Appeals

If a claim is denied, in whole or in part, Heritage will notify you of the reasons for denial. Within 60 days after the date of the denial notice, you may make a written request for review of the denial. The request must include any and all supporting documentation. The claim will be reviewed and you will be notified of the decision.

Submit claim appeals to:

Heritage Vision Plans, Inc.
Attention: Claim Appeals Manager
One Woodward Avenue, Suite 2020
Detroit, MI 48226

Unresolved Concerns

If you are not satisfied with Heritage Vision Plans' resolution of any customer service issue you may have, please contact your Human Resources Department representative. After exhausting all avenues to have your concerns satisfactorily addressed, you may file for an external appeal with the Department of Insurance and Financial Services (DIFS). The request must be made within 127 days of Heritage's final decision. To file, contact:

Department of Insurance and Financial Services
Office of General Counsel
HealthCare Appeals Section
530 W. Allegan ST., 7th Floor
Lansing, MI 48933-1521

Or, file on-line at the following:

<https://difs.state.mi.us/Complaints/ExternalReview.aspx>

Legal Actions

No action of law or in equity shall be brought to recover on this policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this policy. No such action shall be brought after the expiration of 3 years after the time written proof of loss is required to be furnished.

Section II **YOUR VISION BENEFIT PLAN**

Heritage will keep all personally identifiable information and vision service records confidential. Heritage protects patient information according to HIPAA rules.

Member Rights and Responsibilities

- Members may be required to cooperate in the subrogation and coordination of benefits.
- Benefits may not be assigned.
- Members shall notify their employer or group in case of address change.
- Members shall have the right to inspect and review their vision service records.

Privacy Rights

If you would like to request a copy of our Notice of Privacy Practices, contact us at:

Heritage Vision Plans, Inc.

Attention: Privacy Officer/Provider Manager

One Woodward Avenue, Suite 2020

Detroit, MI 48226

Phone: **800.252.2053**

Email: **corporate@heritagevisionplans.com**

Provider Information

Information about any Heritage provider is available from Heritage Vision Plans at the above listed address.

Non-Discrimination

Heritage Vision Plans does not discriminate on the basis of race, color, creed, national origin, residence within the approved service area, lawful occupation, sex, handicap, or marital status.

Entire Contract

This booklet, along with any attachments, including the application constitutes the entire contract between the member and Heritage Vision Plans. No changes will be effective without the written consent of an officer of Heritage Vision Plans.

Section III ADDITIONAL RESOURCES

Heritage Member Website



Step 1: Go to the Heritage Vision Plans Website
heritagevisionplans.com

Step 2: Select Member Login
Click the **"Member Login"** link in the upper right corner of the web page.

Step 3: Register / Login
At the secure "Member Web Portal", select the "Register Now" button and proceed to enter your subscriber ID (found on your ID card) or the last 4 digits of your SSN and Date of Birth. After registering, you may "Login" to access your benefit and eligibility information, claim history, print an ID card and find a provider.

New User

[Register Now](#)

Please "Register" to create a "user name" and "password" which will allow you to login

Returning Users

[Login](#)

[Forgot your User Name or Password?](#)

(Snapshot of login form on Member Portal)

Section III **continued**

Frequently Asked Questions (FAQs)

Q: Who should I call if I have questions about my plan?

A: You may call our Customer Service Center toll free at **800.252.2053**

Monday – Friday: 9am – 8pm, Saturday: 9am – 4pm

Q: Who is eligible for this plan and can I cover my dependents?

A: Eligibility to participate in this plan is determined by your employer or group. See your benefit manager for eligibility rules.

Q: What does my plan cover?

A: Your plan covers most basic vision services and offers discounts on other products purchased from Heritage providers. Refer to your Benefits at a Glance on page 1.

Q: Do I need an ID card?

A: No ID card is needed to obtain vision services. Simply give the Heritage provider your identifying information (name, date of birth, and the name of your employer or group).

Q: How can I obtain a list of Heritage providers?

A: The list can be found on page 10 of this Handbook. It can also be accessed on our website:

heritagevisionplans.com

or by calling our Customer Service Center toll free

800.252.2053

Q: Do I have to change my vision provider?

A: If your provider participates in your plan, no change is necessary.

Q: Do I have to select a doctor when I sign up for vision?

A: No. Once you are eligible for the plan, simply select a provider from the Heritage network.

Q: Do all Heritage providers have the same frame selection?

A: No. Frame selections vary by location and each offers a wide variety of styles to choose from.

Section III continued

Q: Can I get both contact lenses and glasses?

A: No. You are eligible for contact lenses or glasses as a covered benefit, not both in the same plan year. Refer to your Benefits at a Glance.

Q: Will I need a reimbursement claim form?

A: No. When you visit a Heritage provider all of the paperwork will be handled. There is nothing for you to fill out or send in.

Q: Can I get medically necessary contact lenses?

A: Yes. You may use your contact lens benefit towards the purchase of medically necessary contact lenses. Refer to your Benefits at a Glance.

Q: Is Lasik a covered or partially covered benefit?

A: No. Discounts and special pricing are available for Lasik Refractive Surgery at designated locations.

For details visit our Lasik website:

heritagevisionplanslasik.com

or call our Lasik partner toll free at

855.373.2020

Q: Is hearing health care a covered or partially covered benefit?

A: No. Discounts and special pricing are available for Hearing Aids. We have teamed up with Amplifon® to offer you quality hearing health care.

For details visit our hearing website:

amplifonusa.com/heritagevision

or call our hearing partner toll free at

833.934.0222

Q: If I need medical or surgical treatments for eye disease or eye injury, should I go to a Heritage provider?

A: Coverage for eye disease or eye injury is not a benefit under this plan. If you need help locating a medical provider, please contact your health plan. If you have a medical emergency, call 911 or go to the nearest emergency center.

Section IV

PROVIDER DIRECTORY

Participating provider information is subject to change without notice.

Verify the provider's continued participation in the Heritage Select Network prior to scheduling your appointment or receiving service.

PROVIDER	ADDRESS	CITY	ZIP	PHONE
MICHIGAN EYE CLINIC	14726 CHAMPAIGN RD	ALLEN PARK	48101	(313)707-6667
RX OPTICAL	23055 OUTER DRIVE	ALLEN PARK	48101	(313)359-9075
RX OPTICAL	3275 WASHTENAW AVE	ANN ARBOR	48104	(734)545-7988
RX OPTICAL	867 W. EISENHOWER PARKWAY	ANN ARBOR	48103	(734)213-3529
FORTNEY EYECARE ASSOCIATES	3021 WALTON BOULEVARD	AUBURN HILLS	48326	(248)364-2020
AUBURN HILLS EYE CLINIC	4151 BALDWIN ROAD	AUBURN HILLS	48326	(248)858-2223
RX OPTICAL	65 E. COLUMBIA	BATTLE CREEK	49015	(269)965-5106
MYEYEDR	7055 TOWER RD STE E	BATTLE CREEK	49014	(269) 968-8183
PERSPECTIVE EYECARE	11824 BELLEVILLE ROAD	BELLEVILLE	48111	(734)699-1010
RX OPTICAL	1761 S. M-139	BENTON HARBOR	49022	(269)934-0424
THE HILLS EYECARE AND OPTICAL	31815 SOUTHFIELD ROAD SUITE 12	BEVERLY HILLS	48025	(248)645-2220
BURMAN OPHTHALMOLOGY	43996 WOODWARD AVENUE, SUITE 101	BLOOMFIELD HILLS	48302	(248)332-4544
GNB OPTICAL	43996 WOODWARD AVENUE, SUITE 101	BLOOMFIELD HILLS	48302	(248)332-4544
MYEYEDR	205 W GRAND RIVER AVE	BRIGHTON	48116	(810) 220-4499
BLINK EYECARE	108 N. RIDGE ROAD	CANTON	48187	(734)725-2020
MYEYEDR	1675 N CANTON CENTER RD	CANTON	48187	(734) 844-0400
DIRECT OPTICAL SUPERSTORE	41840 FORD ROAD	CANTON	48187	(734)981-1760
VISION WITHOUT LIMITS	42461 FORD ROAD	CANTON	48187	(734)981-5820
PEARLE VISION (FRANCHISE)	43271 FORD ROAD	CANTON	48187	(734)981-8111
ELITE EYECARE CENTERS	44750 FORD ROAD	CANTON	48187	(734)455-3190
ST. CLAIR EYE	3443 COUNTY LINE	CASCO	48064	(586)727-8000
RX OPTICAL	1315 LANSING ROAD SUITE B	CHARLOTTE	48813	(517)543-7577
CHELSEA OPTOMETRY	1171 S. MAIN STREET, SUITE 2	CHELSEA	48118	(734)475-0300
HENRY FORD OPTIMEYES	27903 23 MILE ROAD	CHESTERFIELD	48051	(586)598-3937
ALLISON EYE CARE	6770 DIXIE HIGHWAY #203	CLARKSTON	48346	(248)922-1111
CLARKSTON VISION	7196 N. MAIN STREET	CLARKSTON	48346	(248)620-2033
HOUSE OF OPTICAL	250 E. 14 MILE RD	CLAWSON	48017	(248)435-3400
HENRY FORD OPTIMEYES	33100 GRATIOT AVENUE	CLINTON TOWNSHIP	48035	(586)294-0120
METRO VISION II	39087 GARFIELD ROAD	CLINTON TOWNSHIP	48038	(586)286-7200
THE LENS BOUTIQUE	42524 HAYES ROAD SUITE 300	CLINTON TOWNSHIP	48038	(586)228-9740
RX OPTICAL	755 E. CHICAGO	COLDWATER	49036	(517)278-9004
HENRY FORD OPTIMEYES	3271 UNION LAKE ROAD	COMMERCE TOWNSHIP	48382	(248)360-0121
HENRY FORD OPTIMEYES	19401 HUBBARD DRIVE, 2ND FLOOR	DEARBORN	48126	(313)982-8297
GRAHAMS OPTIQUE BOUTIQUE	20100 OUTER DRIVE	DEARBORN	48124	(313)562-0001

Section IV

PROVIDER DIRECTORY

PROVIDER	ADDRESS	CITY	ZIP	PHONE
HENRY FORD OPTIMEYES	22850 MICHIGAN AVENUE	DEARBORN	48124	(313)562-8000
FORTNEY EYECARE ASSOCIATES	23469 MICHIGAN AVENUE	DEARBORN	48124	(313)565-5600
MIDWESTERN VISION CENTER	4337 MAPLE	DEARBORN	48126	(313)582-8080
HENRY FORD OPTIMEYES	5500 AUTO CLUB DRIVE	DEARBORN	48126	(313)359-8777
REDFORD OPTICAL	23320 FORD ROAD	DEARBORN HEIGHTS	48127	(313)562-4733
METROPOLITAN VISION ASSOCIATES	25350 W. WARREN STREET	DEARBORN HEIGHTS	48127	(313)563-2020
BLACK & WHITE LOOK OPTICAL	12871 E. JEFFERSON SUITE A	DETROIT	48215	(313)331-1701
BURMAN OPHTHALMOLOGY	14400 W. MCNICHOLS ROAD	DETROIT	48235	(313)341-3450
GNB OPTICAL	14400 W. MCNICHOLS ROAD	DETROIT	48235	(313)341-3450
OPTICAL WORLD	15336 GRAND RIVER AVENUE	DETROIT	48227	(313)836-1666
HERITAGE OPTICAL CENTER	19010 LIVERNOIS AVENUE	DETROIT	48221	(313)863-9581
HERITAGE OPTICAL CENTER	2678 E. JEFFERSON AVENUE	DETROIT	48207	(313)259-6006
HENRY FORD OPTIMEYES	2799 W. GRAND BOULEVARD, 1ST FLOOR	DETROIT	48202	(313)365-3399
HENRY FORD OPTIMEYES	400 RENAISSANCE CENTER, SUITE 1402	DETROIT	48243	(313)324-8100
HEALTH CENTER OPTICAL	4201 SAINT ANTOINE STREET	DETROIT	48201	(313)745-4750
KRESGE EYE INSTITUTE	4717 SAINT ANTOINE STREET	DETROIT	48201	(313)577-8900
MURRAY A. FELDMAN O.D.	4851 MICHIGAN AVENUE	DETROIT	48210	(313)895-0102
SHARPER VISION	71 GARFIELD STREET, SUITE 180	DETROIT	48201	(313)974-7299
HERITAGE OPTICAL CENTER	87 MONROE STREET	DETROIT	48226	(313)965-2740
ADVANCED EYE CARE	229 TECUMSEH	DUNDEE	48131	(734)529-8747
BLACK & WHITE LOOK OPTICAL	18023 E. 8 MILE ROAD	EASTPOINTE	48021	(586)777-2020
ADVANCE EYE CARE (EXAM ONLY)	20919 GRATIOT AVENUE	EASTPOINTE	48021	(586)774-2626
OXFORD OPTICAL CO.	20919 GRATIOT AVENUE	EASTPOINTE	48021	(586)774-2626
EYE SPY EYE CARE	33308 GRAND RIVER AVENUE	FARMINGTON	48336	(248)474-5125
RX OPTICAL	27604 MIDDLEBELT ROAD	FARMINGTON HILLS	48334	(248)615-0652
HENRY FORD OPTIMEYES	38487 W. 10 MILE ROAD	FARMINGTON HILLS	48335	(248)477-9300
RIVERFRONT EYECARE (FLINT)	4325 MILLER ROAD	FLINT	48507	(810)230-9292
MYEYEDR	3957 24TH AVE	FORT GRATIOT	48059	(810) 984-5005
HENRY FORD OPTIMEYES	4281 24TH AVENUE	FORT GRATIOT	48059	(810)385-4000
FRASER OPTICAL	32925 GROESBECK HIGHWAY	FRASER	48026	(586)293-8888
ELITE EYECARE CENTERS	29316 FORD ROAD	GARDEN CITY	48135	(734)261-6868
PHYSICIAN EYE CARE ASSOCIATES	6255 INKSTER RD. SUITE 303	GARDEN CITY	48135	(734)421-0790
RX OPTICAL	1125 S. BEACON ROAD	GRAND HAVEN	49417	(616)846-4454
RX OPTICAL	1858 BRETON ROAD SE	GRAND RAPIDS	49506	(616)957-2993
RX OPTICAL	1888 BRETON ROAD, SE	GRAND RAPIDS	49505	(616)949-9660

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PROVIDER DIRECTORY

PROVIDER	ADDRESS	CITY	ZIP	PHONE
ELITE EYECARE CENTERS	29316 FORD ROAD	GARDEN CITY	48135	(734)261-6868
PHYSICIAN EYE CARE ASSOCIATES	6255 INKSTER RD. SUITE 303	GARDEN CITY	48135	(734)421-0790
RX OPTICAL	1125 S. BEACON ROAD	GRAND HAVEN	49417	(616)846-4454
RX OPTICAL	1858 BRETON ROAD SE	GRAND RAPIDS	49506	(616)957-2993
RX OPTICAL	1888 BRETON ROAD, SE	GRAND RAPIDS	49505	(616)949-9660
RX OPTICAL	2000 EAST BELTLINE NE	GRAND RAPIDS	49525	(616)608-0466
RX OPTICAL	3083 28TH STREET S.E.	GRAND RAPIDS	49512	(616)949-8974
RX OPTICAL	4022 PLAINFIELD AVENUE, NE	GRAND RAPIDS	49525	(616)363-1868
RX OPTICAL	5429 NORTHLAND DRIVE N.E.	GRAND RAPIDS	49525	(616)365-7600
RX OPTICAL	6143 KALAMAZOO AVENUE	GRAND RAPIDS	49508	(616)554-7775
RX OPTICAL	6749 CASCADE ROAD SUITE A	GRAND RAPIDS	49546	(616)957-3099
RX OPTICAL	4555 WILSON AVENUE SW	GRANDVILLE	49418	(616)531-7840
BAYNE / VILLAGE OPTICAL INC.	16841 KERCHEVAL PLACE	GROSSE POINTE	48230	(313)885-5400
POINTE VISION CARE PC	19637 MACK AVENUE	GROSSE POINTE	48236	(313)881-6622
HENRY FORD OPTIMEYES	15401 E. JEFFERSON, 1ST FLOOR	GROSSE POINTE PARK	48230	(313)822-6000
EYE WORKS OPTICAL	20845 MACK AVE.	GROSSE POINTE WDS	48236	(313)885-4987
RX OPTICAL	803 W. STATE STREET	HASTINGS	49058	(269)945-9724
EMAD NAKKASH M.D. PC	22039 JOHN R. ROAD	HAZEL PARK	48030	(248)336-3937
RX OPTICAL	1148 S. WASHINGTON	HOLLAND	49423	(616)396-8814
RX OPTICAL	12659 RILEY STREET	HOLLAND	49424	(616)399-1440
RX OPTICAL	590 E. 16TH ST. SUITE 20	HOLLAND	49423	(616)928-9640
EYE CARE ONE	2674 EAST GRAND RIVER AVENUE	HOWELL	48843	(517)546-9242
RX OPTICAL	3125 S. STATE STREET	IONIA	48846	(616)527-9279
RX OPTICAL	1617 N. WEST AVENUE	JACKSON	49202	(517)780-3828
RX OPTICAL	3132 E. MICHIGAN AVENUE	JACKSON	49202	(517)783-9000
MYEYEDR	800 S BROWN STREET	JACKSON	49203	(517) 787-8890
RX OPTICAL	381 BALDWIN	JENISON	49428	(616)457-4443
RX OPTICAL	855 OLDS STREET	JONESVILLE	49250	(517)849-2200
RX OPTICAL	125 S. KALAMAZOO MALL	KALAMAZOO	49007	(269)342-0134
RX OPTICAL	1727 S. PARK STREET	KALAMAZOO	49001	(269)342-3910
RX OPTICAL	2067 S. DRAKE ROAD	KALAMAZOO	49006	(269)366-3664
RX OPTICAL	3013 OAKLAND DRIVE	KALAMAZOO	49008	(269)382-3453
RX OPTICAL	5349 WEST MAIN STREET	KALAMAZOO	49009	(269)349-7627
RX OPTICAL	5465 GULL ROAD	KALAMAZOO	49048	(269)349-7631
RX OPTICAL	601 JOHN STREET SUITE M-261	KALAMAZOO	49007	(269)553-1848

Section IV

PROVIDER DIRECTORY

PROVIDER	ADDRESS	CITY	ZIP	PHONE
RX OPTICAL	2350 44TH STREET SE	KENTWOOD	49508	(616)281-1011
HENRY FORD OPTIMEYES	1376 S. LAPEER ROAD	LAKE ORION	48362	(248)693-3380
WSUPG OPHTHALMOLOGY (EXAM ONLY)	1455 S. LAPEER ROAD, SUITE 110	LAKE ORION	48360	(248)814-7139
LAKE ORION VISION, PC	81 INDIANWOOD ROAD	LAKE ORION	48362	(248)693-2321
ADVANCED EYE CARE	7470 SECOR RD	LAMBERTVILLE	48144	(734)856-7070
RX OPTICAL	5204 W. SAGINAW HIGHWAY	LANSING	48917	(517)886-2888
PEARLE VISION	5224 S. CEDAR STREET	LANSING	48911	(517)882-0202
SOBEL EYE CARE	27641 SOUTHFIELD ROAD	LATHRUP VILLAGE	48076	(248)864-8523
FAMILY EYE CARE OF LEXINGTON	5590 MAIN STREET, SUITE 1	LEXINGTON	48450	(810)359-2020
MICHIGAN EYECARE INSTITUTE	14555 LEVAN, SUITE E101	LIVONIA	48154	(734)464-7800
RX OPTICAL	29474 WEST SEVEN MILE RD.	LIVONIA	48152	(248)615-2815
ROYAL OPTICS	34393 PLYMOUTH ROAD	LIVONIA	48150	(734)522-6500
FORTNEY EYECARE ASSOCIATES	37673 FIVE MILE ROAD	LIVONIA	48154	(734)464-4441
HENRY FORD OPTIMEYES	29351 JOHN R ROAD	MADISON HEIGHTS	48071	(248)544-3290
TOTAL VISION CENTER	1100 MICHIGAN AVENUE	MARYSVILLE	48040	(810)364-1334
MYEYEDR	1103 S CEDAR ST	MASON	48854	(517) 676-9350
HENRY FORD OPTIMEYES	516 HIGHLAND AVENUE	MILFORD	48381	(248)684-1229
HENRY FORD OPTIMEYES	504 N. TELEGRAPH ROAD	MONROE	48162	(734)243-2020
RX OPTICAL	1720 E. STERNBERG ROAD	MUSKEGON	49444	(231)798-7230
RX OPTICAL	2159 E. APPLE AVENUE	MUSKEGON	49442	(231)767-1600
ADVANCED VISION CENTERS	32090 23 MILE ROAD	NEW BALTIMORE	48047	(586)725-5600
TOTAL VISION	35445 23 MILE ROAD	NEW BALTIMORE	48047	(586)716-9101
RX OPTICAL	1421 S. 11TH STREET	NILES	49120	(269)684-1330
RX OPTICAL	3445 HENRY ST	NORTON SHORES	49441	(231)220-0223
NORTHWEST EYE PHYSICIANS PC	26850 PROVIDENCE PARKWAY, STE. 440	NOVI	48374	(248)380-8280
ROSEDALE VISION LLC	21700 GREENFIELD RD SUITE 311	OAK PARK	48237	(248)677-4321
RX OPTICAL	2285 W. GRAND RIVER	OKEMOS	48864	(517)349-9944
FRASER OPTICAL	211 N. STATE STREET	OSCODA	48750	(989)739-2020
RX OPTICAL	1281 WEST M-89	PLAINWELL	49080	(269)685-1071
RX OPTICAL	44429 ANN ARBOR ROAD WEST	PLYMOUTH	48170	(734)416-0348
LYNN OPTICAL ASSOCIATES	22 N. TELEGRAPH ROAD	PONTIAC	48341	(248)332-2895
RX OPTICAL	6123 S. WESTNEDGE	PORTAGE	49002	(269)327-7079
FRASER OPTICAL	66751 GRATIOT	RICHMOND	48062	(586)727-7555
EYE INSTITUTE OF SOUTHEASTERN MI	10531 W. JEFFERSON AVE.	RIVER ROUGE	48218	(313)841-5060
DESIGNS FOR VISION DOWNRIVER	19216 FORT STREET	RIVERVIEW	48193	(734)479-5300

Section IV

PROVIDER DIRECTORY

PROVIDER	ADDRESS	CITY	ZIP	PHONE
NORMANDY OPTICAL	137 S. LIVERNOIS	ROCHESTER HILLS	48307	(248)652-0600
FOCUS OPTICAL	2046 AUBURN ROAD	ROCHESTER HILLS	48309	(248)852-8830
ACCENT EYECARE	2514 ROCHESTER ROAD	ROCHESTER HILLS	48307	(248)293-3399
EMAD NAKKASH M.D. PC	3080 JOHN R ROAD	ROCHESTER HILLS	48307	(248)299-3937
20/20 VISION OF ROCHESTER INC.	3110 WALTON BOULEVARD	ROCHESTER HILLS	48309	(248)375-0040
RX OPTICAL	507 EAST DIVISION	ROCKFORD	49341	(616)866-3933
MILLER OPTICAL, INC.	67960 VAN DYKE ROAD	ROMEO	48065	(586)281-3958
FRASER OPTICAL	71150 N. VAN DYKE ROAD	ROMEO	48065	(586)752-9898
FASHION EYEGLASS INC.	32756 WOODWARD AVENUE	ROYAL OAK	48073	(248)549-3937
PEARLE VISION	32987 WOODWARD AVENUE	ROYAL OAK	48073	(248)549-9080
RIVERFRONT EYECARE	3200 S. CABARET TRAIL	SAGINAW	48603	(989)790-5005
DISTINCTIVE EYEWEAR	201 NORTH RIVERSIDE AVE STE E-9	SAINT CLAIR	48079	(810)329-0827
RX OPTICAL	900 E MICHIGAN AVE	SALINE	48176	(734)295-9241
FAMILY EYE CARE OF SANDUSKY	454 W. SANILAC ROAD	SANDUSKY	48471	(810)648-2020
RIVERFRONT EYECARE	13909 HALL ROAD	SHELBY TOWNSHIP	48315	(586)991-6560
HENRY FORD OPTIMEYES	2025 25 MILE ROAD	SHELBY TOWNSHIP	48316	(248)651-3937
NORMANDY OPTICAL	47093 HAYES ROAD	SHELBY TOWNSHIP	48315	(586)737-4733
DOLAN OPTICAL	48856 VAN DYKE AVENUE	SHELBY TOWNSHIP	48317	(586)323-2066
MYEYEDR	48873 HAYES ROAD	SHELBY TOWNSHIP	48315	(586) 247-2121
ST. CLAIR EYE OF SHELBY	48873 HAYES ROAD	SHELBY TOWNSHIP	48315	(586)247-2121
SHELBY MACOMB VISION ASSOCIATES	50505 SCHOENHERR ROAD, SUITE 110	SHELBY TOWNSHIP	48315	(586)803-3152
FRASER OPTICAL	51026 VAN DYKE AVENUE	SHELBY TOWNSHIP	48316	(586)254-9620
VISION PLUS	22371 PONTIAC TRAIL	SOUTH LYON	48178	(248)437-7600
OAKLAND VISION SERVICES	608 N. LAFAYETTE STREET	SOUTH LYON	48178	(248)437-3351
BLACK & WHITE LOOK OPTICAL	15675 W. TEN MILE ROAD	SOUTHFIELD	48075	(248)557-6444
ADVANCE EYE CARE	23077 GREENFIELD ROAD	SOUTHFIELD	48075	(248)569-6120
HENRY FORD OPTIMEYES	29350 SOUTHFIELD ROAD	SOUTHFIELD	48076	(248)647-9790
MICHIGAN EYECARE INSTITUTE	29877 TELEGRAPH ROAD, SUITE 100	SOUTHFIELD	48034	(248)352-2806
BENJAMIN H. STEIN O.D.	29911 NORTHWESTERN HWY.	SOUTHFIELD	48034	(248)569-2025
KRESGE EYE INSTITUTE	26400 W 12 MILE RD STE 60	SOUTHFIELD	48034	(248)594-6702
LESNICK OPTICAL	13350 FORT STREET	SOUTHGATE	48195	(734)284-2020
RX OPTICAL	15204 EUREKA ROAD	SOUTHGATE	48195	(734)282-9500
ST. CLAIR EYE	1921 FRED MOORE HIGHWAY	ST. CLAIR	48079	(810)326-3937
DOLAN OPTICAL	21527 HARPER AVENUE	ST. CLAIR SHORES	48080	(586)776-3333
NORMANDY OPTICAL	24307 HARPER AVENUE	ST. CLAIR SHORES	48080	(586)775-6733

Section IV

PROVIDER DIRECTORY

PROVIDER	ADDRESS	CITY	ZIP	PHONE
RX OPTICAL	2008 WASHINGTON	ST. JOSEPH	49085	(269)983-1303
HENRY FORD OPTIMEYES	3500 15 MILE ROAD, 2ND FLOOR	STERLING HEIGHTS	48310	(586)977-6359
FRASER OPTICAL	3602 15 MILE ROAD	STERLING HEIGHTS	48310	(586)977-9010
NORMANDY OPTICAL	36838 RYAN ROAD	STERLING HEIGHTS	48310	(586)978-7232
MILLER OPTICAL, INC.	43560 VAN DYKE AVENUE	STERLING HEIGHTS	48314	(586)254-9600
HENRY FORD OPTIMEYES	44987 SCHOENHERR ROAD	STERLING HEIGHTS	48313	(586)247-5910
ADVANCED VISION CENTERS	5714 15 MILE ROAD	STERLING HEIGHTS	48310	(586)268-4466
RX OPTICAL	500 S. CENTERVILLE	STURGIS	49091	(269)651-1958
HENRY FORD OPTIMEYES	22395 EUREKA ROAD	TAYLOR	48180	(734)324-0996
RX OPTICAL	111 S US HWY 131	THREE RIVERS	49093	(269)273-9515
WSUPG OPHTHALMOLOGY (EXAM ONLY)	1560 E. MAPLE ROAD, STE 200	TROY	48083	(248)581-5200
GOLDEN GATE OPTICAL	2943 E. BIG BEAVER ROAD	TROY	48083	(248)689-0213
HENRY FORD OPTIMEYES	735 JOHN R ROAD	TROY	48083	(248)544-3290
MYEYEDR	10798 BELLEVILLED RD	VAN BUREN	48111	(734) 697-6671
RX OPTICAL	3576 ALPINE AVENUE N.W.	WALKER	49504	(616)784-4999
RX OPTICAL	4482 LAKE MICHIGAN DRIVE	WALKER	49534	(616)791-6944
OAKLAND VISION SERVICES	519 N. PONTIAC TRAIL	WALLED LAKE	48390	(248)624-1707
FORTNEY EYECARE ASSOCIATES	3824 THIRTEEN MILE ROAD	WARREN	48092	(586)751-2600
ADVANCED VISION CENTERS	64641 VAN DYKE ROAD	WASHINGTON	48095	(586)752-4477
PEARLE VISION	4470 HIGHLAND ROAD	WATERFORD	48328	(248)674-4065
HENRY FORD OPTIMEYES	6667 ORCHARD LAKE ROAD	WEST BLOOMFIELD	48322	(248)626-9590
HENRY FORD OPTIMEYES	6777 W. MAPLE ROAD, 3RD FLOOR	WEST BLOOMFIELD	48322	(248)661-7075
NORMANDY OPTICAL WEST BLOOMFIELD	6891 ORCHARD LAKE ROAD	WEST BLOOMFIELD	48322	(248)855-5810
HENRY FORD OPTIMEYES	7230 ORACHARD LAKE ROAD	WEST BLOOMFIELD	48322	(248)661-5100
FORTNEY EYECARE ASSOCIATES	34752 WARREN ROAD	WESTLAND	48185	(734)729-4600
HENRY FORD OPTIMEYES	35184 CENTRAL CITY PARKWAY	WESTLAND	48185	(734)427-5200
BURMAN & ZUCKERBROD OPHTH ASSOC	7992 N. WAYNE ROAD	WESTLAND	48185	(734)522-6131
GNB OPTICAL	7992 N. WAYNE ROAD	WESTLAND	48185	(734)522-6131
RX OPTICAL	22750 ALLEN RD	WOODHAVEN	48183	(734)676-4300
MYEYEDR	3101 BIDDLE AVENUE	WYANDOTTE	48192	(734) 282-5189
RX OPTICAL	1717 28TH STREET S.W.	WYOMING	49519	(616)531-4370
YPSILANTI VISION	1769 WASHTENAW AVENUE	YPSILANTI	48197	(734)483-2100
FORTNEY EYECARE ASSOCIATES	2 NORTH HURON STREET	YPSILANTI	48197	(734)484-4400



Customer Service Center

One Woodward Avenue | Suite 2020 | Detroit, MI 48226

Email: corporate@heritagevisionplans.com

800.252.2053 | heritagevisionplans.com

FREQUENTLY ASKED QUESTIONS

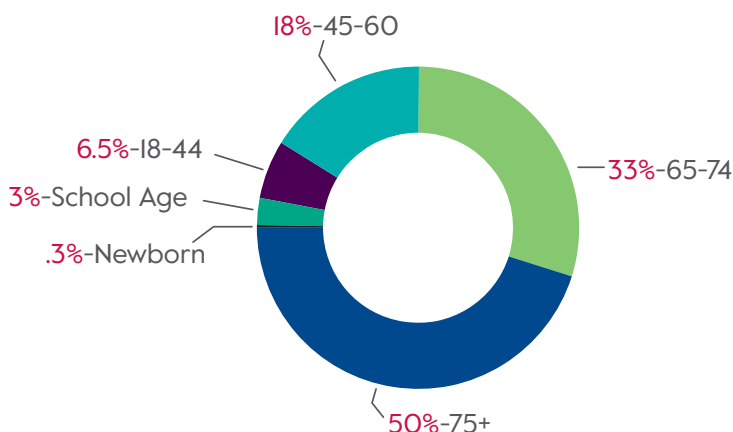


WHAT CAUSES HEARING LOSS?

- Excessive **noise exposure** is the leading cause of hearing loss in the United States in adults.
- **Ototoxic drugs** can cause hearing loss, tinnitus or balance disorders. There are over 200 known medications including: NSAIDS, antibiotics, diuretics, some cardiac medicine, and more.
- **Aging** is also a cause of hearing loss. Over time, our ears change and the tiny hair cells that help us hear become damaged and cannot re-grow.
- Various **illnesses and diseases** can be associated with hearing loss. Some include Meningitis, Heart Disease, Diabetes, Ménière's disease and Alzheimer's, among others.
- **Other factors** can lead to a higher risk of hearing loss as well, such as obesity, birth defects, head injuries, family history, smoking, and more.

HOW COMMON IS HEARING LOSS?

Hearing loss affects people of all ages. The graphic below shows percentages of hearing loss by age.



HOW CAN I PREVENT HEARING LOSS?

Simple tips to protect your hearing:

- **Wear hearing protection** and limit the time you're exposed to noise.
- **Turn down the volume** – keep music and TV volume at 50% or less.
- **Maintain a healthy lifestyle** to avoid conditions such as high blood pressure and diabetes which contribute to hearing loss.
- **Avoid ototoxic medications** – talk to your healthcare professional when drugs are prescribed.

WHEN SHOULD I GET MY HEARING CHECKED?

Hearing loss can come on gradually. You may not even notice it's happening. As a rule of thumb, if your hearing test reports your hearing is OK, stick to once every three to five years. You should test your hearing annually if you are 55 or older or are experiencing any of the following:

- **Consistent exposure** to loud noises.
- **Difficulty understanding** in noisy environments or in groups.
- **Hearing mumbling** or feeling as though people are not speaking clearly.
- **Ringings** in your ears.

DO I REALLY NEED HEARING AIDS?

My hearing isn't THAT bad...

Even mild hearing loss can negatively affect key areas of your life, including: mental health, physical health and income. Additionally, untreated hearing loss is usually more noticeable to other people than the actual hearing aids.

HEARING AID PROGRAM OVERVIEW



For more information, call or visit:
1-833-934-0222 or

www.amplifonusa.com/heritagevisionplans

THE AMPLIFON HEARING HEALTH CARE PACKAGE



Custom hearing solutions - we find the solution that best fits your lifestyle and your budget from one of the top brands.



Risk-free trial - find your right fit by trying your hearing aids for 60 days. 100% money-back guarantee if not completely satisfied, no return or restocking fees.



Continuous Care - follow-up care to ensure a smooth transition to your new hearing aids, battery support with a supply of batteries or charging station to keep you powered, and a three year warranty for loss, repairs, or damage.*

DO HEARING AIDS REALLY WORK? WHICH BRAND IS BEST?

Hearing aids and the technology behind them have advanced considerably! They have bluetooth capabilities, automatic volume control, and can help reduce background noise to make sounds more clear. Did you know that **95% of people with hearing loss can be successfully treated with hearing aids?**

There is no one right brand, everyone is different. However, we do offer **savings on the leading brands**. Each brand has a different level of technology for varying types of hearing loss. A hearing care professional can help you determine which option is right for you.

Types of Hearing Aids



Hearing Aid Brands



ARE HEARING AIDS AFFORDABLE?

Hearing aids are an investment, but don't let the price tag scare you away from getting the treatment you deserve. A few ways to find cost savings while purchasing hearing aids, including:



The Amplifon Program - With Amplifon, you have access to substantial savings on hearing devices and services.



Financing - Amplifon offers interest free financing to those who qualify.



HSA, HRA, FSA - You can use your pre-tax dollars from your health savings accounts to help pay for hearing aids.

To learn more, call or visit:
www.amplifonusa.com/heritagevisionplans
1-833-934-0222

Hearing aids cannot restore natural hearing. Your experience will depend on the severity of your hearing loss, accuracy of evaluation, proper fit and ability to adapt to amplification.

*Follow-up care - for one year following purchase. Batteries - two year supply of batteries (80 cells/ear/year) or one standard charger at no additional cost. Warranty - Exclusions and limitations may apply. Contact Client Services (1-844-267-5436) for details.

Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Heritage Vision Plans and Amplifon are independent, unaffiliated companies. The Amplifon Hearing Health Care discount program is not approved for use with any 3rd party payor program, including government and private third-party payor programs. Hearing services are administered by Amplifon Hearing Health Care, Corp.



SAVE
\$800 [^]

on LASIK at *LasikPlus*,
TLC Laser Eye Centers &
The LASIK Vision
Institute

Heritage members have access to the National LASIK Network, offering the following:

ACCESS TO PROVIDERS

The National LASIK Network is one of the largest networks in the U.S. with over 600 locations nationwide.

QUALITY

All providers are credentialed every 3 years and must meet National LASIK Network quality standards to participate.

MEMBER VALUE

All in-network providers are contracted to extend the following 15% off standard prices or 5% off promotional prices.

Call 855-373-2020 or visit
www.HeritageVisionPlansLasik.com

for providers in your area or to activate your discount.

EXTRA MEMBER VALUE

LasikPlus, *TLC Laser Eye Centers & The LASIK Vision Institute* are the featured providers, has locations nationwide and offers extra value to you, such as:

- Free LASIK exam (\$100 value)
- All LASIK procedures are 100% bladeless
- FREE enhancements for life on most treatments
- Guaranteed Financing[‡]

LasikPlus 

The *LASIK* Vision 
INSTITUTE

TLC
Laser Eye Center

Heritage

vision plans



Exclusive Offers for Heritage Vision Plan Members

available at:



Buy One Pair, Get 50% Off Second Pair

RETAIL LOCATIONS

Offer available for Heritage Vision Plan Members only at Heritage Optical locations listed below. Offer cannot be combined with any other sale or promotion and must be presented at time of purchase. Other restrictions may apply.

Heritage West	19010 Livernois Avenue	Detroit, MI 48221	313.863.9581
Heritage Downtown	87 Monroe (at Campus Martius)	Detroit, MI 48226	313.965.2740
Heritage East	2678 E. Jefferson (at Chene)	Detroit, MI 48207	313.259.6006

Exclusive Offers for Heritage Vision Plan Members

available at:



WAIVE Eye Exam Co-pay

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Heritage Downtown	87 Monroe (at Campus Martius)	Detroit, MI 48226	313.965.2740
Heritage East	2678 E. Jefferson (at Chene)	Detroit, MI 48207	313.259.6006

Exclusive Offers for Heritage Vision Plan Members

available at:



Save 30% on Frames

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Heritage Downtown	87 Monroe (at Campus Martius)	Detroit, MI 48226	313.965.2740
Heritage East	2678 E. Jefferson (at Chene)	Detroit, MI 48207	313.259.6006

Exclusive Offers for Heritage Vision Plan Members

available at:



\$15 Off Transitions® Lenses

Transitions® lenses seamlessly adapt to changing light, from clear indoors to dark outdoors, and every shade in between.

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Heritage East	2678 E. Jefferson (at Chene)	Detroit, MI 48207	313.259.6006

Exclusive Offers for Heritage Vision Plan Members

available at:



\$15 Off Anti-glare Lenses

Advanced lenses that change the way you see. Anti-glare lenses eliminate reflections that cause eye strain.

RETAIL LOCATIONS

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