



DIRECT VISION INSURANCE

Massachusetts,
Montana & Rhode Island

No Waiting Periods

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



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 every 12 months – starting on your first day of 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	\$0	
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

Vision Limitations and Exclusions

What is not covered?

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.

When will my coverage begin?

When you enroll online your coverage can start as soon as the next day. Choose the date that works best for you and your family. You will receive an email confirmation immediately after enrollment to verify this information. Your policy will arrive within 10 business days of enrollment.

Plans include a one-time non-refundable enrollment fee of \$25. This charge will be made at the time of purchase and may appear as a separate transaction from your vision insurance.

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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 dependants; dependant eligibility varies based on state law.

How quickly can I start my coverage?

When you enroll online your coverage can start as soon as the next day. Choose the date 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 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 \$25. 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, call **800.487.5553**.

About the Direct Benefits Insurance Team

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

Located out of St Paul, Minnesota, we've been happily protecting and bringing the latest fashion to people's eyes for over twenty years. Our mission is simple: to provide affordable vision insurance for all. Our passion is helping people—it's in our DNA. We strive to make shopping for vision insurance as easy as possible.

Customer Care

Our digital-hospitality model revolves around you. 98% of our calls are picked up in 30 seconds or less, and we continually score 4.8 out of 5 stars in customer satisfaction. Our vision insurance experts will guide you to the best vision insurance plan for you and your situation. We love talking vision insurance and finding the plan that fits perfectly with you. We may even make it a little bit fun!

Direct Benefits and Direct Vision work together

Serving as an online storefront, Direct Vision is operated by Direct Benefits, Inc., a managing general agency that provides full-service, one-stop benefits brokerage for dental, disability, life, and vision insurance plans to more than 150,000 employee benefits agents, brokers, consultants, and online consumers nationwide.

No matter if you're an agent or an online consumer, if you're looking for the best individual and small group private label products in the country as well as a variety of brand name employee benefits carriers, then Direct Benefits is your source for dental, disability, life, and vision benefits.



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