



Summary of Benefits for California Institute Of Technology

Aetna VisionSM Preferred

Effective Date: 01/01/2026		In Network Member Cost Aetna Vision Network	Out of Network Member Reimbursement*
Frequency (Exam/Frame/Lens): 12/12/12			
Enhanced Plan			
Vision			
931280 - Package A			
Exam			
Eye Exam with Dilation as Necessary	\$10 Copay	\$52 Reimbursement	
Retinal Imaging	Member pays discounted fee of \$39	Not Covered	
Standard Contact Lens Fit /Follow Up ¹	Member pays discounted fee of \$40	Not Covered	
Premium Contact Lens Fit /Follow Up ¹	10% off retail price	Not Covered	
Frames			
Any Frame available, including frames for prescription sunglasses	\$0 Copay; \$160 Allowance**, 20% off balance over allowance	\$57 Reimbursement	
Standard Plastic Lenses			
Single Vision	\$10 Copay	\$55 Reimbursement	
Bifocal	\$10 Copay	\$75 Reimbursement	
Trifocal	\$10 Copay	\$95 Reimbursement	
Lenticular	\$10 Copay	\$125 Reimbursement	
Standard Progressive Lens (copay includes bifocal cost)	\$75 Copay	\$75 Reimbursement	
Premium Progressive Lens Tier 1 (copay includes bifocal cost) ²	\$95 Copay	\$75 Reimbursement	
Premium Progressive Lens Tier 2 (copay includes bifocal cost) ²	\$105 Copay	\$75 Reimbursement	
Premium Progressive Lens Tier 3 (copay includes bifocal cost) ²	\$120 Copay	\$75 Reimbursement	
Premium Progressive Lens Tier 4 (copay includes bifocal cost) ²	\$75 Copay; 80% of Charge less \$120 allowance	\$75 Reimbursement	
Lens Options			
UV Treatment	Member pays discounted fee of \$15	Not Covered	
Tint (Solid And Gradient)	Member pays discounted fee of \$15	Not Covered	
Standard Plastic Scratch Coating	\$0 Copay	\$15 Reimbursement	
Polycarbonate Lenses - Adult	Member pays discounted fee of \$40	Not Covered	
Polycarbonate Lenses - Children to age 19	\$0 Copay	\$15 Reimbursement	
Standard Anti-Reflective Coating	Member pays discounted fee of \$45	Not Covered	
Premium Anti-Reflective Coating Tier 1 ²	Member pays discounted fee of \$57	Not Covered	
Premium Anti-Reflective Coating Tier 2 ²	Member pays discounted fee of \$68	Not Covered	
Premium Anti-Reflective Coating Tier 3 ²	20% off retail price	Not Covered	
Photochromic/Transitions Plastic - Adult	Member pays discounted fee of \$75	Not Covered	
Photochromic/Transitions Plastic - Children to age 19	Member pays discounted fee of \$75	Not Covered	
Other Add-Ons	20% off retail price	Not Covered	
Contact Lenses			
Conventional	\$0 Copay; \$130 Allowance**, 15% off balance over allowance	\$105 Reimbursement	
Disposable	\$0 Copay; \$130 Allowance	\$105 Reimbursement	
Medically Necessary	Covered in Full	\$210 Reimbursement	

Frequency	Children to age 19	Adults age 19 and over
Exam	once every Calendar Year	once every Calendar Year
Frame	once every Calendar Year	once every Calendar Year
Lenses	once every Calendar Year	once every Calendar Year
Contact Lenses	once every Calendar Year	once every Calendar Year

Lens Coverage can be used for eyeglass lenses OR 1 order of contact lenses

In Network Discounts

Discounts cannot be combined with any other discounts or promotional offers and may not be available on all brands

Additional pairs of eyeglasses or prescription sunglasses ³	Up to 40% off prescription eyeglasses/sunglasses and 15% off conventional contact lenses once the funded benefit has been used
Non-covered Items ⁴	20% off retail price
Lasik Laser vision correction or PRK from U.S. Laser Network ⁵ . Call 1-800-422-6600	15% discount off retail price or 5% discount off promotional price
Hearing Discounts ⁶ - two ways to save: Hearing Care Solutions 1-866-344-7756 Amplifon Hearing Health Care 1-877-301-0840	Save on hearing aids, exams, batteries, repairs and more

Partial list of exclusions and limitations

Enrolled members can access our secure member website once their plan becomes effective. Enrolled subscribers will receive a welcome packet with ID card mailed to their home within 15 business days after enrollment is processed.

*Out of network coverage is available. To receive reimbursement up to the amounts listed above, a claim form with itemized receipt is required. Reimbursement will not exceed the providers actual charge. Claims forms can be found at aetnavision.com or by calling customer service Monday through Sunday at 1-877-973-3238. Completed claim forms can be submitted electronically or mailed to Aetna, PO Box 8504 Mason, OH 45040-7111. You also have access to Allied Providers, such as Costco Vision, who will apply your out-of-network benefits at the point of service and handle the claim submission process for you.

**Allowances are one-time use benefits. No remaining balances may be used. The plan does not provide a declining balance benefit.

¹Contact lens fit and two follow-up visits are allowed once an eye exam has been completed.

²Premium progressives and premium anti-reflective Brand designations are subject to annual review and change based on market conditions. Ask your eye care provider for more information. Premium Progressive Lens cost includes bifocal cost.

³Additional pair discount applies to purchases made after the plan allowances have been exhausted. Discounts are not insurance.

⁴Non covered discounts may not be available in all states.

⁵Lasik or PRK from the US Laser Network, owned and operated by LCA Vision.

⁶Aetna does not endorse any vendor, product or service associated with these discount offers. Vendors are independent of Aetna, not agents or employees. Programs, products and services may not be available at all times. Certain offers may not be available in some states. Products and services are provided by Hearing Care Solutions and Amplifon Hearing Health Care (formerly HearPO).

Policies and plans are insured and/or administered by Aetna Life Insurance Company (Aetna). Certain claims administration services are provided by First American Administrators, Inc. and certain network administration services are provided through EyeMed Vision Care ("EyeMed"), LLC.

Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change. These are the plan's main exclusions and limitations. See the booklet-certificate for a complete description. The plan does not cover: special vision procedures, such as orthoptics, vision therapy or vision training; vision services or supplies that do not meet professionally accepted standards; plano (nonprescription) lenses; nonprescription sunglasses; two pair of glasses in lieu of bifocals; medical and/or surgical treatment of the eyes; cosmetic services; lost or broken lenses, frames, glasses or contact lenses.

Providers in the Aetna Vision network are contracted and credentialed through EyeMed Vision Care, LLC according to EyeMed's requirements. EyeMed and Aetna are independent contractors and not agents of each other. Provider participation may change without notice.

Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna® plans.

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability. Aetna provides free aids/services to people with disabilities and to people who need language assistance. If you need a qualified interpreter, written information in other formats, translation or other services, call 877-973-3238. If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with Civil Rights Coordinator by contacting: Civil Rights Coordinator, P.O. Box 14462, Lexington, KY 40512. 1-800-648-7817, TTY: 711, Fax: 859-425-3379, CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD). Help for those who speak another language and for the hearing impaired.

For language assistance in your language call 877-973-3238. Para obtener asistencia lingüística en español, llame sin cargo al número que figura en su tarjeta de identificación.

Salaried employees may earn compensation on the sale of Aetna products. The compensation varied depending on a number of factors, including customer segment and product selected. Combining all factors, compensation for each product quoted averages less than 8% of the total first year annual premium. Aetna offers additional bonus programs, which may also apply. Neither Aetna nor the employee has material ownership interest in the other. The employee may not alter the amount of compensation received from Aetna. You may obtain additional information about the compensation expected to be received by eligible employees, based in whole or in part on the sale of an Aetna product, or alternative options presented, by contacting Aetna at www.aetna.com/about-us/forms/employee-compensation-disclosure.html.

TTY: 711

To access language services at no cost to you, call 1-888-982-3862 .

Para acceder a los servicios de Idiomas sin costo, llame al 1-888-982-3862 . (Spanish)

如欲使用免費語言服務，請致電 1-888-982-3862 。（Chinese）

Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862 . (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-888-982-3862 . (Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an. (German)

للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-888-982-3862 . (Arabic)

Pou jwenn sèvis lang gratis, rele 1-888-982-3862 . (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-888-982-3862 . (Italian)

言語サービスを無料でご利用いただくには、1-888-982-3862 までお電話ください。 (Japanese)

무료 언어 서비스를 이용하려면 1-888-982-3862 번으로 전화해 주십시오. (Korean)

برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-888-982-3862 تماس بگیرید. (Persian-Farsi)

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-888-982-3862 . (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para 1-888-982-3862 . (Portuguese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-888-982-3862 . (Russian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-888-982-3862 . (Vietnamese)