




# LASIK Advantage<sup>®</sup>

You can have freedom to focus on what really matters, and not worry about glasses or contact lenses. Consider the solution that has changed the lives of millions of Americans: LASIK surgery.

## Increasing Benefits

Benefit Per Eye, subject to Lifetime Maximum described below

\$500 Per Eye



More than **90%** of people who have LASIK ...

achieve between **20/20** and **20/40** vision without glasses or contact lenses.

Source: American Academy of Ophthalmology 2015

Your Ameritas LASIK Advantage benefits make it more affordable for you to access a number of popular, well-established laser vision correction procedures.

## Things to Know

### Covered Procedures

- LASIK
- LASEK
- LASIK with Wavefront Technology
- Advanced Surface Ablation (ASA)
- LASIK with IntraLase Technology
- Photorefractive Keratectomy [PRK]

- **No Network:** LASIK Advantage is not tied to a network. You can seek services from any doctor at any facility.
- **Procedure Benefits:** Your per eye benefit amount increases over time, and cannot be combined toward double coverage for a single eye. Therefore, if you wait until your third year of coverage under the Oregon Homecare Workers Benefit Trust to receive LASIK services, the benefits available to you may increase.
- **\*Lifetime Benefits Per Eye:** The maximum lifetime benefit you are eligible to receive per eye is \$500. Once you have received the maximum benefit of \$500 per eye, you will not be entitled to receive any future Lasik benefits under this program.
- **Additional Savings:** You can utilize your LASIK Advantage benefits in conjunction with discounts or specials that may be offered by the provider.
- **Age Requirement:** Members must be age 18 or older to receive LASIK benefits.



## How to Submit a Claim

1. Visit [ameritas.com](http://ameritas.com) to obtain a claim form.
  - click on the Individuals and Families tab
  - click on Forms under Existing Customers, Dental/Vision/Hearing
  - you will find the Vision GC325 form within the Claim Forms dropdown menu
2. Take the claim form with you to the provider of your choice.
3. You complete Part 1 of the claim form and your LASIK provider completes Part 2.
5. You or your LASIK Provider sends the claim form to:

**Ameritas Life Insurance Corp.**

Claims Office  
P.O. Box 82520  
Lincoln, NE 68501  
Fax 402-467-7336

## Covered Procedures

Your LASIK Advantage benefits can be applied to the following procedures: LASIK, LASIK with IntraLase or "All laser LASIK", LASIK with wavefront technology, PRK, LASEK, and ASA.

This list does not indicate these procedures are appropriate for every condition or patient. Individuals age 18 and older who are interested in laser vision correction surgery should consult their eye doctor to determine whether they are candidates or not. The eye doctor or laser correction provider should explain all procedure options available, including the potential risks and side effects of each.

## Non-Covered Procedures

The following list shows procedures that are not eligible for LASIK Advantage benefits. Of these non-covered procedures, some may be covered by medical insurance, and some are older procedures that are no longer widely accepted practices.

- PTK (Phototherapeutic Keratectomy)
- Computerized Corneal Topography, Unilateral
- Epikeratoplasty
- Automated Lamellar Keratoplasty
- Limbal Relaxing Incisions
- Anterior Ciliary Sclerotomy
- Laser Thermal Keratoplasty
- Conductive Keratoplasty
- Astigmatic Keratotomy
- Hexagonal Keratotomy
- Radial Keratotomy
- PHAKIC Implant
- Any procedure codes separated for pre- or post-surgical procedures

## More Information

Call 800-487-5553 to speak to an Ameritas customer service representative who can answer your questions.



Benefit Trust



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LASIK benefit is not available in the state of Washington.

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