

## Inventive, LLC dba In the Ditch Towing Products

Group Number: 30780-1065

Plan Number: 100100EZ1



Member Copay		Frequency		
Vision Exam	\$10 copay	Vision Exam	Once every 12 months	
Materials Applies to frame or spectacle lenses, if applicable.	\$25 copay	Lenses or Contact Lenses	Once every 12 months	
		Frame	Once every 24 months	
Vision Care Services		In-Network Member Cost*		Out-of-Network Reimbursement
Vision Exam				
Includes refraction		Covered in full after \$10 copay		Up to \$35
Retinal Imaging		Up to \$45 member out-of-pocket (OOP) maximum		N/A
Contact Lens Fit and Follow-up (CLEFFU)				
Standard CLEFFU		Up to \$50 member OOP maximum		N/A
Custom CLEFFU		Up to \$75 member OOP maximum		N/A
Frame Allowance				
Up to 20% discount above frame allowance.*		\$100 allowance		Up to \$45
Standard Spectacle Lenses				
Single Vision		Covered in full after \$25 copay		Up to \$25
Bifocal		Covered in full after \$25 copay		Up to \$40
Trifocal		Covered in full after \$25 copay		Up to \$50
Lenticular		Covered in full after \$25 copay		Up to \$80
All Other Progressives		Balance after \$50 allowance + up to 20% off retail		Up to \$40
Preferred Pricing Options*		Level 1 Option Package		
Polycarbonate (Single Vision/Multi-Focal)		\$40/\$44 member OOP maximum		N/A
Standard Scratch-Resistant Coating		\$17 member OOP maximum		N/A
Ultraviolet Screening		\$15 member OOP maximum		N/A
Solid or Gradient Tint		\$17 member OOP maximum		N/A
Standard Anti-Reflective Coating		\$45 member OOP maximum		N/A
Standard Progressives†		\$50 allowance		Up to \$40
Premium Progressives		Balance after \$50 allowance + up to 20% off retail		Up to \$40
Plastic Photochromic (Single Vision/Multi-Focal)		\$70/\$80 member OOP maximum		N/A
Polarized		\$75 member OOP maximum		N/A
PGX/PBX		\$40 member OOP maximum		N/A
Other Lens Options		Provider discount up to 20%		N/A
Contact Lenses‡				
Elective		\$100 allowance		Up to \$85
Medically Necessary§		Covered in full		Up to \$250
Refractive Laser Surgery				
Up to 25% provider discount.¶		Onetime/lifetime \$150 indemnity allowance		Onetime/lifetime \$150 indemnity allowance

### Rates

#### Employee Paid - Monthly

Employee Only	\$ 7.00
Employee + Spouse	\$ 13.24
Employee + Child(ren)	\$ 14.44
Employee + Family	\$ 18.56

### Here's How It Works

1. Find a provider at [www.avesis.com](http://www.avesis.com).
2. Make an appointment.
3. Visit the provider for service.
4. Pay any copays or additional expenses.

### How can we help you?

#### Avēsis Website:

[www.avesis.com](http://www.avesis.com)

#### Customer Service:

855-214-6777

7 a.m. - 8 p.m. EST

#### LASIK Provider:

877-712-2010

#### ^Hearing Provider:

844-366-0039 TTY: 711

\*Discounts are not insured benefits.

†After \$50 allowance, the member's out of pocket cost is \$75 for L1 progressives or \$110 for L2 progressives.

‡In lieu of frame and spectacle lenses.

§Enhanced benefit for certain conditions.

\*Save up to 25% on average LASIK prices when you use Quasight (visit [quasight.com/-avesis](http://quasight.com/-avesis) for more information).

^Discounts available on hearing tests and hearing aids via Amplifon.

At participating Walmart/Sam's locations, retail pricing for your plan is \$52. At participating Costco locations, retail pricing is \$54.99.

## Using Out-of-Network Providers

Members who elect to use an out-of-network provider must pay the provider in full at the time of service and submit a claim to Avēsis for reimbursement, unless the provider accepts an assignment of benefits. Reimbursement levels are in accordance with the out-of-network reimbursement schedule previously listed. Out-of-network benefits are subject to the same eligibility, availability, frequency of benefits, and limitation and exclusion provisions of the plan, and are in lieu of services provided by a participating Avēsis provider. Out-of-network claim forms can be obtained by contacting Avēsis' Customer Service Center or your group administrator, or by visiting [www.avesis.com](http://www.avesis.com).

## Termination Provisions

The coverage will continue as long as the group policy remains in force, the premiums are paid, and as long as the employee and any covered dependents remain eligible and the employees coverage remains in force.

## Notes and Disclaimers

The contact lens allowance may be used all at once or throughout the plan year as needed or may be applied toward contact lenses only. Refractive Laser Surgery is considered an elective procedure, and may involve potential risks to patients. Avēsis is not responsible for the outcome of any refractive surgery. Discounts on materials are not available at Walmart locations. Members may not use their contact lens allowance toward fitting fees at Walmart and are responsible for any out-of-pocket fees associated with fittings there. Discounts on materials are not available at Costco locations. ID cards are not required for services.

## Limitations and Exclusions

Some provisions, benefits, exclusions, or limitations listed herein may vary depending on your state of residence.

## Limitations

Vision Examination and Vision Materials. Fees charged by a Provider for services other than Vision Examination or covered Vision Materials must be paid in full by the Insured Person to the Provider. Such fees or materials are not covered under the Policy.

Benefit allowances provide no remaining balance for future use within the same Benefit Period.

## Exclusions

No benefits will be paid for services or materials connected with or charges arising from:

1. Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing; Aniseikonic lenses;
2. Medical and/or surgical treatment of the eye, eyes, or supporting structures;
3. Any eye or Vision Examination, or any corrective eyewear, required by an Employer as a condition of employment and safety eyewear, unless specifically covered under the Policy;
4. Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether Federal, state, or subdivisions thereof;
5. Plano (non-prescription) lenses;
6. Non-prescription sunglasses;
7. Two pair of glasses in lieu of bifocals; or
8. Services or materials provided by any other group benefit plan providing vision care.

Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Period when Vision Materials would next become available.

## Refractive Surgery Vision Benefit Exclusions

Benefits are not payable for any of the following:

1. Routine vision examinations or corrective vision materials, including corrective eyeglasses, fittings, lenses, frames, or contact lenses; or
2. Medical or surgical procedures, services, or treatments:
  - a. not specifically covered under this Rider;
  - b. provided free of charge in the absence of insurance
  - c. payable under any Workers' Compensation law or similar statutory authority
  - d. payable under governmental plan or program, whether Federal, state, or subdivisions thereof.

**Avēsis**

10400 N 25th Ave.,  
Suite 200,  
Phoenix, AZ 85021



# MEMBER *User guide*





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Welcome to Avēsis and this guide, which explains how to use the member portal at [www.avesis.com](http://www.avesis.com). While the website was designed to be intuitive, having this manual by your side will make it even easier to manage your vision benefits. Screenshots will show you the way everything appears only to eliminate any doubt. Let's get started!



## NAVIGATING TO THE NEW PORTAL

1. Go to [www.avesis.com](http://www.avesis.com).
2. At the top right corner, hover over “Log in” and select “Members” under Commercial.

The screenshot shows the Avēsis website homepage. The header includes the Avēsis logo, navigation links for Members, Providers, Government and MCO, Benefits Managers, Brokers, and About, and a 'Log in' button. A callout box highlights the 'Log in' button, showing a dropdown menu with options for Government (Providers, Members, Health Plan Administrators) and Commercial (Providers, Members, Employers, Brokers). The 'Members' option under Commercial is highlighted with a red box. Below the header, the main content area features a large image of a family and the text 'Complete specialty benefits'. At the bottom, there are three sections with questions and corresponding buttons: 'How do I use my Avēsis benefits?' with a 'Member support' button, 'How do I view information on Premier Access?' with a 'Premier Access' button, and 'How do I view information on Access Dental?' with an 'Access Dental' button.

Find a Provider premier access access dental Log in

avēsis Members Providers Government and MCO Benefits Managers Brokers About

Complete specialty benefits

Life should be experienced completely. Improved access, equity, and better outcomes drive our solutions. We're transforming how specialty benefits are delivered to improve people's lives.

How do I use my Avēsis benefits? Member support

How do I view information on Premier Access? Premier Access

How do I view information on Access Dental? Access Dental

access dental Log in

Government

Providers

Members

Health Plan Administrators

Commercial

Providers

Members

Employers

Brokers

## CREATE NEW LOGIN ACCOUNT (FIRST TIME TO NEW PORTAL ONLY)

1. Once you access the commercial member log in from [www.avesis.com](http://www.avesis.com), click on 'Create a New Login Account'.
2. From there, select 'Create Member Account'.
3. Fill in the required fields (First Name, Last Name, Preferred Email Address, Date of Birth, and your Member ID\*\* or Social Security Number) and click 'Next'.

1

login

marked with an asterisk(\*)

ess.

Forgot Password?


Are you new here?


Members and Healthcare Providers need to self-register a website account before they can login. Employers will need to [contact Avēsis](#) for registration.

➔ Create a New Login Account

2

Which type of account do you need?

 Members  
I need to check my claims, find a doctor or review the benefits for myself or my family  
✓ Create Member Account

 Healthcare Professionals  
I am a doctor or work for  
✓ Create Healthcare Professional Account

3

Enter your information exactly as it appears on your health ID card

All the required fields are marked with an asterisk(\*)

First Name\*

Last Name\*

(Member ID or SSN is required)

Member ID\*

OR

Social Security Number\*

Date of Birth\*

mm/dd/yyyy

Preferred Email Address\*

The email address entered will be your username to sign into your Health Portal account.

Confirm Email Address\*

> Next



## CREATE NEW LOGIN ACCOUNT (FIRST TIME TO NEW PORTAL ONLY)

4. The next screen will prompt you to set up security questions and preferences.
5. Finalize your registration by reading and agreeing to the Web Confidentiality Agreement.
6. Congrats! Your account is created and you will now receive an email from **HPSmailSvc@VeriBen.Net** to validate your account and set up your password.
7. In the email, you will also have the option to select Yes or No to receiving Multifactor Authentication codes to your phone rather than your email.

4

avēsis premier access dental

About Us Contact Us

Follow the instructions below to register for your Health Portal account

### Security Questions

Security Question 1\*  
--Select One--

Secret Answer 1\*

Security Question 2\*  
--Select One--

Secret Answer 2\*

### Localization Preferences

Language\*  
English

Country\*  
United States

Time Zone\*  
(UTC-06:00) Central Time (US & Canada)


5

### Web Confidentiality Agreement

All the required fields are marked with an asterisk(\*)

#### Web CONFIDENTIALITY Agreement

The information contained within this Internet Application is confidential patient data related to the pro... has completed the on-line registration form and has selected a unique name and password. This name... the bottom of this page, you indicate that you understand and agree that you are the person reference... for making this information available for on-line viewing, you also agree to release the Benefit Plan Sp... information.

 Agree\*

6

### Your Login Account is Created.

Please check your email to set your password  
Your email will allow you to activate your account with one click.  
Thank you for using AVESIS COMMERCIAL

7

### Do you want to receive Multifactor Authentication codes to your phone?

By default, the Multifactor Authentication codes are sent to your email.

☒ Yes

**SMS Text Number:**

Country Code  
United States +1

Area Code + Phone Number

ⓘ Ensure phone number entered is enabled to receive SMS text notifications

☐ No

[Back](#) [Next](#)

## RETURNING USER LOGIN

Now that your account is set up, follow these steps to log in from now on:

1. Access the commercial member log in from [www.avesis.com](http://www.avesis.com).
2. Under "Returning User Login", use your email address as your username.
3. Type in your password.
4. Hit "Login."

# Health Portal

### Returning User Login

All the required fields are marked with an asterisk(\*)

**Username\***

This is typically your email address.

**Password\*** [Forgot Password?](#)

☐ Show Password

[Login](#)

### Are you new here?

Members and Healthcare Providers need to self-register a website account before they can login. Employers will need to [contact Avēsis](#) for registration.

[Create a New Login Account](#)



## MULTIFACTOR AUTHENTICATION

1. Check your email for the 'Verification code'.
  - a. *You can also check your phone number for the code if you change your contact preferences (see next page).*
2. Return to the portal.
3. Enter the 'Verification code' to access your account.

The screenshot shows a web interface for 'Account Authentication'. At the top, a blue banner reads 'Account Authentication'. Below it, the 'Email Verification Code' section instructs the user to provide a code sent to a masked email address. A text input field is present, with a red arrow pointing to it from a red-bordered box containing the verification code '72996188'. Below the input field are 'Continue' and 'Resend new Code' buttons. To the right, an email preview is shown from 'HPSmailSvc@VeriBen.Net' to a masked address. The email body contains a security alert and the same verification code '72996188' which is highlighted with a red box. The email interface includes standard icons for reply, reply all, forward, and a menu.

### Account Authentication

**Email Verification Code**  
An email with your verification code has been sent to n\*\*\*\*n@\*\*\*\*s.com. Provide the verification code below:

Verification code \*

If the email message does not arrive within 5 minutes, check your spam folder or click [Resend new Code]

[Continue](#) [Resend new Code](#)

**Verification code**

HPSmailSvc@VeriBen.Net <supp...>  
To: [Redacted]

12:59 PM

ALERT! - EXTERNAL EMAIL. [DO NOT OPEN ATTACHMENTS, CLICK ON LINKS OR SCAN QR CODES UNLESS YOU RECOGNIZE THE SENDER]. IF EMAIL IS SUSPICIOUS, CLICK ON THE REPORT PHISHING.

Verification code: 72996188

## CONTACT PREFERENCES

To manage your portal notifications:

1. Navigate to your profile icon and select 'Contact Preferences' from the dropdown.
2. From here, you can choose if:
  - a. You want to receive email notifications.
  - b. You want to receive Multifactor Authentication codes to your phone (rather than your email).
3. If you make any changes and want to keep them, select 'Save' at the bottom.

avēsis premier access access dental

Eligibility and Benefits View Referrals View Authorizations

Change My Password  
Change Security Questions  
My Profile  
**Contact Preferences**  
Logoff

# Contact Preferences

Tell us how you'd like to receive your web portal notifications.

### Change Notification Settings

#### Internet Email Notifications

Do you want to receive email notifications?  
Emails about account registration and password resets will always be allowed to be sent.

☐ Yes, send Internet email notifications.  
☒ No, do not send Internet email notifications

#### Phone (SMS text) Multifactor Authentication

Do you want to receive Multifactor Authentication codes to your phone?  
By default, the Multifactor Authentication codes are sent to your email.

☒ Yes  
☐ No

**SMS Text Number:**

Country Code: United States ...  
Area Code + Phone Number: [ ]

Ensure phone number entered is enabled to receive SMS text notifications

Session Time-out 13:25

Save



## WELCOME PAGE

As a member, you'll be able to access login and useful links through the [welcome page](#).

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Eligibility and Benefits View Referrals View Authorizations Claims Documents Provider

# Welcome

Member Appeal Grievance Form

## Complete specialty benefits

Life should be experienced completely. Improved access, equity, and better outcomes drive our solutions. We're transforming how specialty benefits are delivered to improve people's lives.

Provider Search

Claims History

Review My Policy

United Vision

### My Shortcuts

Documents

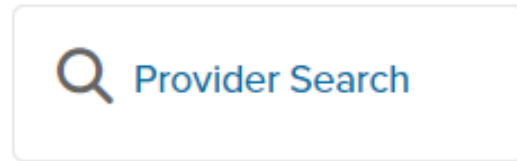
Session Time-out 11:39

### Quick Links

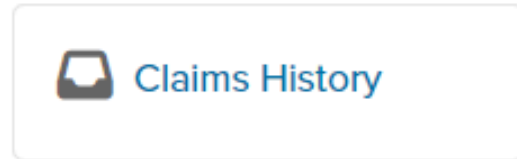
Keep in mind, after 17 minutes without activity, your session will automatically time out.

## WELCOME PAGE (CONT.)

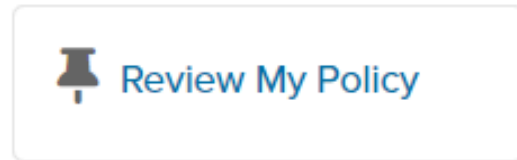
From the welcome page, you'll see the following tabs on the right-hand side of the screen:



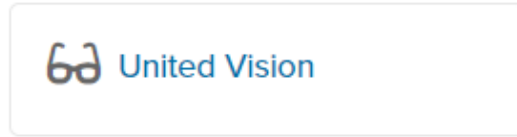
Allows you to find a doctor or location that fits your needs.  
Skip to the Provider Search informational page [here](#).



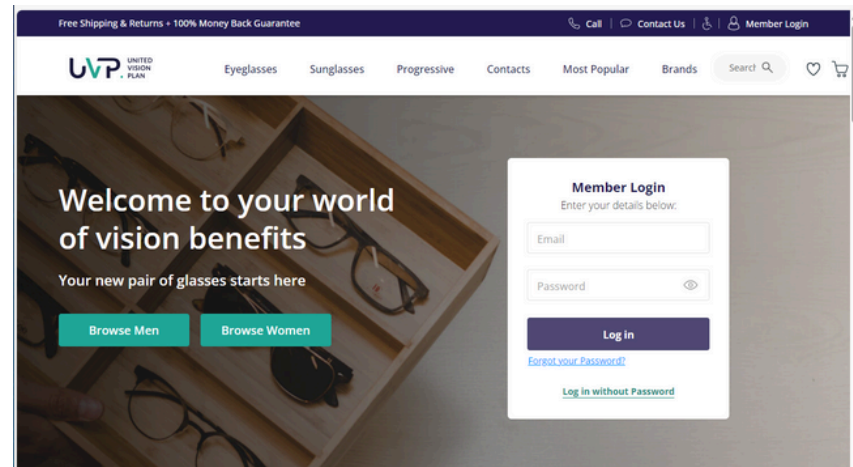
Displays your claims history.  
Skip to the Claim informational page [here](#).



Displays your policies.  
This can also be found under [Eligibility and Benefits](#) and [Documents](#).



Directs you to United Vision Plan where you can order a new pair of glasses with ease!



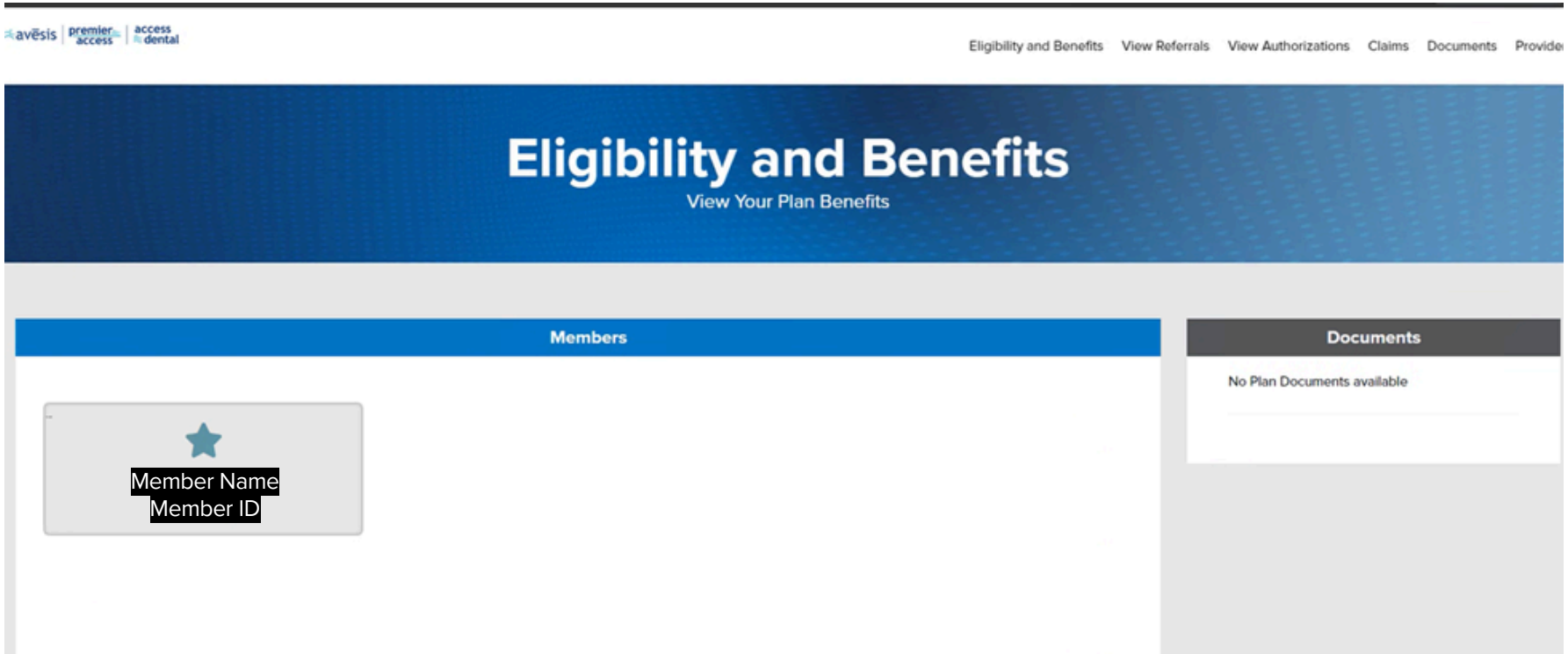


ELIGIBILITY AND BENEFITS

Check your eligibility and benefits in just a few simple steps!

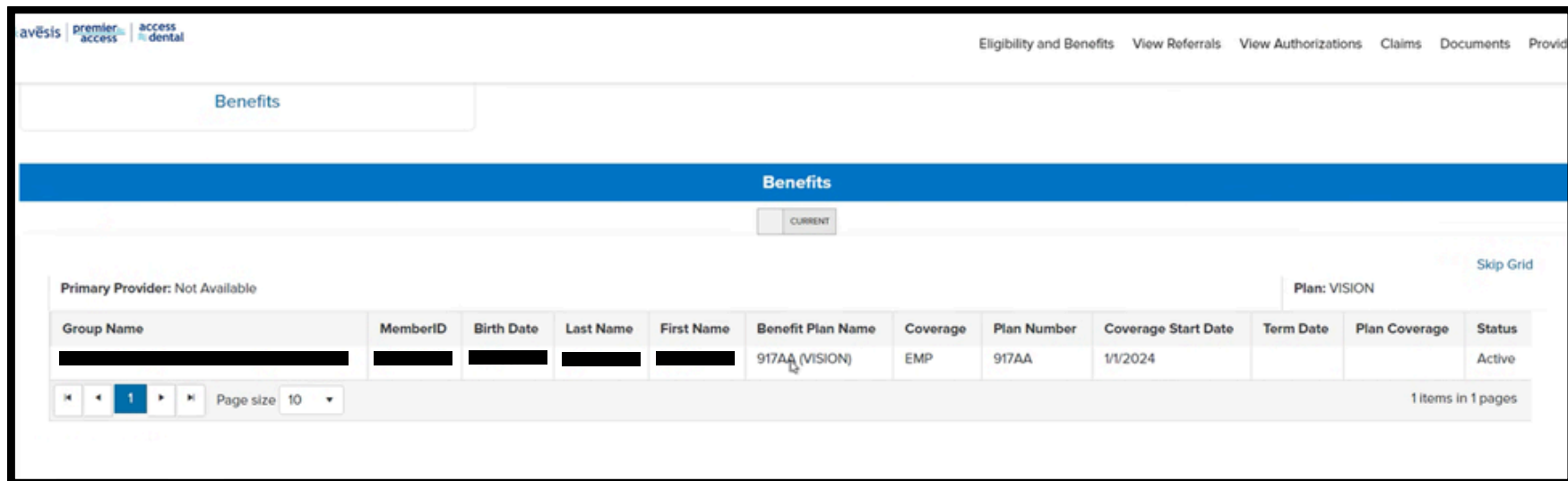
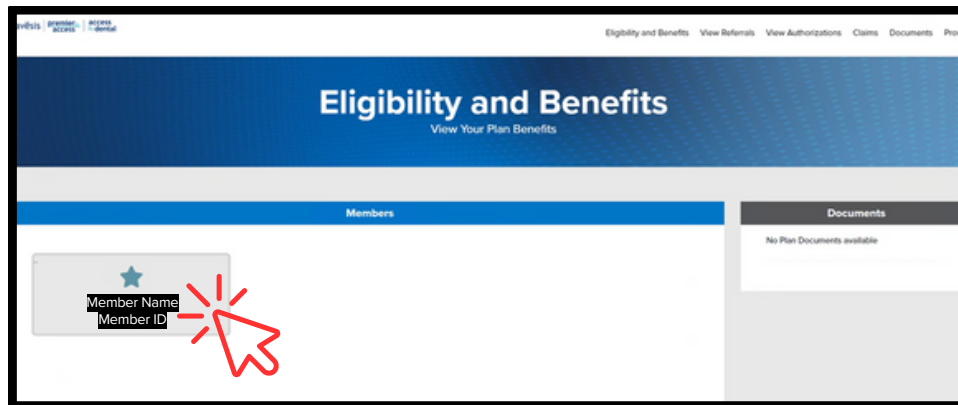
1. Navigate to the top right tabs and hover over ‘Eligibility and Benefits’ followed by clicking on ‘Eligibility Benefits’.
2. Here, all the information about your plan benefits, members, and documents is at your fingertips.

a. You'll notice members are neatly organized by the main subscriber (spot the star icon), spouse, and dependents.



## ELIGIBILITY AND BENEFITS (CONT.)

- To see member benefits, select the member you're interested in to access their benefits.
- This will reveal details such as their group affiliation, member ID, birth date, full name, benefit plan name, type of coverage, plan number, coverage start date, status, and more.



## ID CARDS

Need a temporary ID card? We've got you covered!

1. Hover over 'Eligibility and Benefits' in the top right corner. From the drop down, select 'Print ID Card'.
2. This will display a document containing your temporary ID. At the bottom of the screen, click on "Print Temporary ID Card."
3. A pop-up window will then appear, presenting your temporary ID. Feel free to save it, print it, or both.

The screenshot displays the Avēsis Member Portal interface. At the top, a navigation bar includes links for 'Eligibility and Benefits', 'View Referrals', 'View Authorizations', 'Claims', 'Documents', and 'Provider'. The 'Eligibility and Benefits' link is highlighted with a red box, and a dropdown menu is open, showing 'Print ID Card' also highlighted with a red box. Below the navigation bar, a large blue banner features the text 'ID Card' and 'Lost or misplaced ID Card? No problem, we can help!'. Underneath the banner, a section titled 'ID Card' contains a placeholder for a temporary ID card. The placeholder includes the Avēsis logo and fields for 'MEMBER NAME', 'MEMBER #', 'PLAN #', and 'D-CODE'. A note above the placeholder states: 'Be sure your printer's orientation is set to portrait.' Below the placeholder, there is a link 'How to Use Your Benefits'. At the bottom left of the page, a red box highlights a button labeled 'Print Temporary ID Card'. A session timeout notice 'Session Time-out 12:17' is visible in the bottom left corner, and the URL 'https://avesiscomm.veriben.net/Portal/Framework3/Pages/MemberPortal/MyPolicy.aspx' is shown at the very bottom.

avēsis premier access dental

Eligibility and Benefits View Referrals View Authorizations Claims Documents Provider

Eligibility and Benefits  
Print ID Card

# ID Card

Lost or misplaced ID Card? No problem, we can help!

### ID Card

Be sure your printer's orientation is set to portrait.

avēsis

MEMBER NAME

MEMBER #

PLAN # D-CODE

917AA EMP

How to Use Your Benefits

Print Temporary ID Card

Session Time-out 12:17

<https://avesiscomm.veriben.net/Portal/Framework3/Pages/MemberPortal/MyPolicy.aspx>

## VIEW REFERRALS

To view the status of referrals:

1. Navigate to the top right corner and select 'View Referrals'.
2. From this view, you will see each referral's ID; Received Date; Status, Member ID; Member Name; Referred from and to Office Name, Provider ID, and Provider Name; and Group Name.

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Eligibility and Benefits | View Referrals | View Authorizations | Claims | Documents | Provider

# View Referrals

View the status of referrals.

Tip: You may click a column header to sort your search results

	Referral ID	Received Date	Status Code	Member ID	Member Name	Referred From Office Name
No referrals found.						

◀ ◻ ▶ ▶▶

1

Page size: 50 ▼

0 items in 1 pages

Export as CSV



VIEW AUTHORIZATIONS

To view your Prior Authorization requests quickly and securely:

1. Navigate to the top right corner and select ‘View Authorizations’.
2. From this view, you will see each authorization’s Number, Description, Effective Date, Thru Date, Status, Submitted Date, and Reference Number.

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Eligibility and BenefitsView ReferralsView AuthorizationsClaimsDocumentsProvider

Prior Authorizations

View your Prior Authorization request quickly and securely

Skip Table

Tip: You may click a column header to sort the data

	Authorization #	Authorization Description	Effective Date	Thru Date
No Members found for the search term(s) entered				

## CLAIMS

To view your claims history:

1. Hover over 'Claims' in the top right corner. From the drop down, select 'Claims History'.
2. From this view, you can see all of your claims as well as use the Search tool to look for a specific claim.

The screenshot shows the 'Claims for' page in the avēsis portal. The top navigation bar includes 'Eligibility and Benefits', 'View Referrals', 'View Authorizations', 'Claims' (highlighted with a green circle), 'Documents', and 'Provider'. A dropdown menu from 'Claims' shows 'Claims History' selected and highlighted with a red box. The main header area displays 'Claims for' followed by a blurred member name and a 'View claims history' link. Below this is a search bar with 'Search' and 'Clear Search' buttons. The main content area shows 'Claims for' followed by a blurred member name. A message states 'No Claims available at this time'. At the bottom, there are pagination controls showing '1' of '9' items and a 'Print' button. A 'Skip Grid' link is also visible.

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Eligibility and Benefits View Referrals View Authorizations **Claims** Documents Provider

**Claims History**

# Claims for

View claims history

Search Clear Search

Claims for

No Claims available at this time

Skip Grid

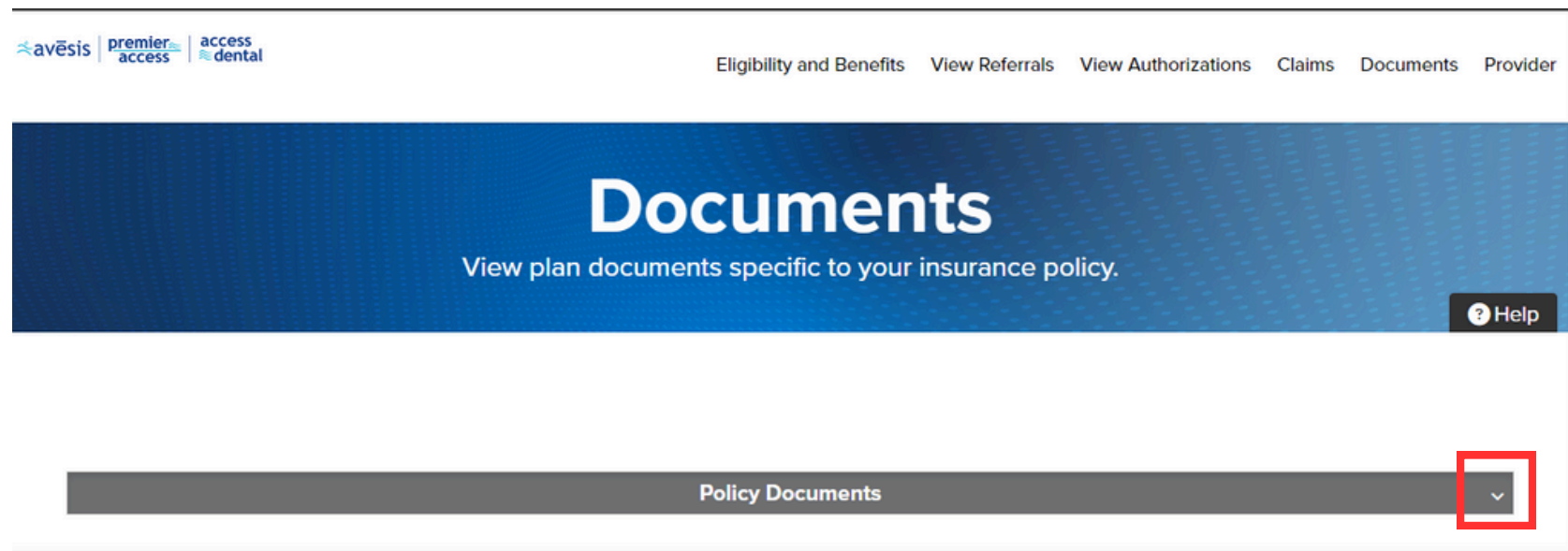
1 9

Print

**DOCUMENTS**

To view plan documents specific to your insurance policy:

- 1. Navigate to the top right corner and select 'Documents'.
- 2. Select the drop down for the documents you want to view.



## PROVIDER SEARCH

To find a doctor or location, follow these simple steps:

1. Go to the tabs on the top right and select 'Provider' followed by 'Provider Search'.
2. Choose either 'Find a Doctor' or 'Find a Location'.
3. Fill in the necessary fields and apply the filters to refine your search. Keep going until you find a doctor or location that fits your needs.
  - a. For vision, make sure to select “Commercial Vision” for Health Plan and “ComVision” for Health Plan Type.

The screenshot shows the 'Provider Search' interface. At the top, there are logos for 'avēsis', 'premier access', and 'access dental'. Below these are two tabs: 'Find a Doctor' (highlighted with a red box) and 'Find a Location'. To the right of these tabs is a language dropdown set to 'English' and a user icon. A search bar is labeled 'Search Provider Name, NPI, Specialty, Condition, etc'. Below the search bar are filters for 'Specialty', 'Located Near' (with a zip code input), and 'Within' (set to '20mi'). There is an 'Additional Filters' button. A 'Filters' section on the left includes 'Relationship' and 'Language' dropdowns. Below these are two more dropdowns: 'Choose Your Health Plan' and 'Choose Your Health Plan Type', both highlighted with a red dashed box. To the right of these, there are two larger dropdowns: 'Choose Your Health Plan' (showing 'Commercial Vision' with a red box around it) and 'Choose Your Health Plan Type' (showing 'ComVision' with a red box around it). At the bottom of the filters section are 'Clear All' and 'Submit' buttons. Below the filters, there is a 'Sort' section with 'Relevance', 'A-Z', and 'Z-A' options. To the right of the sort section, it says 'Total Providers Found: 26740' and 'Print/Save PDF'. The main content area shows two provider cards. The first card is for an 'Optometry' provider, showing 'Languages Spoken: English', 'Health Plan: Commercial Vision', 'NPI: [redacted]', and 'Cultural Competency: N/A'. The second card is for an 'Internal Medicine' provider, showing 'Health Plan: Commercial Vision', 'NPI: [redacted]', and 'Cultural Competency: N/A'.



Find a Location view.

Find a Doctor

Find a Location

Language  
English

Search name, location, type, etc

Specialty

Specialty

Located Near

Enter Zip Code

Within

20mi

Additional Filters

Filters

City

City

State

State

Zip

Zip

Location Type

Location Type

Services Offered

Services Offered

Clear All

Submit

Sort

Relevance

A-Z

Z-A

Total Locations Found: 45865

Print/Save PDF

Address: [REDACTED]

Phone: Not stated

Fax: Not stated

Services Offered:

Location Type: Dental Provider

View Location

Address: [REDACTED]

Phone: (201) 489-6010

Fax: (201) 489-1885

Services Offered:

Location Type: Eye / Vision Provider

View Location

Map 1

Map 2

Address: [REDACTED]

Phone: Not stated

Fax: Not stated

Services Offered:

Location Type: Practice

Address: [REDACTED]

Phone: Not stated

Fax: Not stated

Services Offered:

Location Type: Practice



[www.avesis.com](http://www.avesis.com)

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