

Vision Plan Benefits for DuPage County

Co-Pays

Exam	\$10
Materials ¹	\$15
Contact Lens Fitting (standard & specialty)	\$25

Monthly Premiums

Emp. only	\$4.66
Emp. + family	\$11.14

Services/Frequency

Exam	12 months
Frame	24 months
Contact Lens Fitting	12 months
Lenses	12 months
Contact Lenses	12 months

(Based on date of service)

Benefits through Superior National Network

	<u>In-Network</u>	<u>Out-of-Network</u>
Exam (Ophthalmologist)	Covered in full	Up to \$37 retail
Exam (Optometrist)	Covered in full	Up to \$28 retail
Frames	\$125 retail allowance	Up to \$58 retail
Contact Lens Fitting (standard ²)	Covered in full	Not covered
Contact Lens Fitting (specialty ²)	\$50 retail allowance	Not covered
Lenses (standard) per pair		
Single Vision	Covered in full	Up to \$28 retail
Bifocal	Covered in full	Up to \$40 retail
Trifocal	Covered in full	Up to \$53 retail
Progressive lens upgrade	See description ³	Up to \$53 retail
Contact Lenses ⁴	\$100 retail allowance	Up to \$80 retail

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements

¹ Materials co-pay applies to lenses and frames only, not contact lenses

² See your benefits materials for definitions of standard and specialty contact lens fittings

³ Covered to provider's in-office standard retail lined trifocal amount; member pays difference between progressive and standard retail lined trifocal, plus applicable co-pay

⁴ Contact lenses are in lieu of eyeglass lenses and frames benefit

Discount Features

Look for providers in the Provider Directory who accept discounts, as some do not; please verify their services and discounts (range from 10%-30%) prior to service as they vary.

Discounts on Covered Materials

Frames:	20% off amount over allowance
Lens options:	20% off retail
Progressives:	20% off amount over retail lined trifocal lens, including lens options

The following options have out-of-pocket maximums⁵ on standard (not premium, brand, or progressive) lenses.

	<u>Maximum Member Out-of-Pocket</u>	
	Single Vision	Bifocal & Trifocal
Scratch coat	\$13	\$13
Ultraviolet coat	\$15	\$15
Tints, solid or gradients	\$25	\$25
Anti-reflective coat	\$50	\$50
Polycarbonate	\$40	20% off retail
High index 1.6	\$55	20% off retail
Photochromics	\$80	20% off retail

Discounts on Non-Covered Exam and Materials

Exams, frames, and prescription lenses:	30% off retail
Lens options, contacts, other prescription materials:	20% off retail
Disposable contact lenses:	10% off retail

⁵ Discounts and maximums may vary by lens type. Please check with your provider.

SuperiorVision.com
Customer Service
800.507.3800

Refractive Surgery

Superior Vision has a nationwide network of refractive surgeons and leading LASIK networks who offer members a discount. These discounts range from 15%-50%, and are the best possible discounts available to Superior Vision.

The Plan discount features are not insurance.

All allowances are retail; the member is responsible for paying the provider directly for all non-covered items and/or any amount over the allowances, minus available discounts. These are not covered by the plan.

Discounts are subject to change without notice.

Disclaimer: All final determinations of benefits, administrative duties, and definitions are governed by the Certificate of Insurance for your vision plan. Please check with your Human Resources department if you have any questions.



MORE THAN MEETS THE EYE

The Importance of Routine Eye Exams



SEE YOURSELF HEALTHY

Many simple vision problems go undiagnosed—problems that could be detected by an eye exam and easily corrected. Superior Vision eye care providers can help members with vision and eye concerns—from eye strain and blurred vision to diseases and headaches.

ALLOW US TO OPEN YOUR EYES

Some systemic diseases and health conditions can also be diagnosed through a comprehensive eye exam. Early detection can help lessen some of the long-term effects and help preserve vision. Eye exams may diagnose:

- Cancer
- Diabetes
- High blood pressure
- High cholesterol
- Cataracts
- Glaucoma
- Macular degeneration
- Retinal detachment

KEEPING AN EYE OUT FOR YOU

A Superior Vision eye care provider can offer eye care tips and solutions for common vision and eye issues, including:

- Computer Vision Syndrome
- UV protection of corneas and retinas
- Eye safety (work and play)
- Impact of glare on your eyes
- The effect of standard medications on eyesight

80%

The amount of information our brain receives through our eyes¹

7 million

The number of people with diabetes who are undiagnosed²

25%

The percentage of school age children who have some form of visual impairment¹

¹American Optometric Association 2014.

²Centers for Disease Control and Prevention 2011.

 The Superior Vision Plan is underwritten by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life.

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