SuperiorVision[®]

Vision plan benefits for Harlingen CISD

You may choose from two plans: low plan, or high plan

Benefits through Superior National network

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High plan	

	Low plan		High plan			
	Copays		Copays			
	Exam	\$15	Exam	\$10		
	Materials ¹	\$25	Materials ¹	\$25		
	Contact lens fitting	\$35	Contact lens fitting	\$25		
	Monthly premiums		Monthly premiums			
superiorvision.com	Emp. only	\$5.82	Emp. only	\$8.00		
	Emp. + 1 dependent	\$11.34	Emp. + 1 dependent	\$14.78		
(800) 507-3800	Emp. + family	\$15.70	Emp. + family	\$19.98		
(Services/frequency		Services/frequency			
	Exam Frames Contact lens fitting Lenses Contact lenses	12 months 24 months 12 months 12 months 12 months	Exam Frames Contact lens fitting Lenses Contact lenses	12 months 12 months 12 months 12 months 12 months		
Benefits Exam (MD) Exam (OD) Frames Contact lens fitting (standard ²) Contact lens fitting (specialty ²) Lenses (standard) per pair Single vision Bifocal Trifocal Progressive lens upgrade	In-network Covered in full Covered in full \$100 retail allowance Covered in full \$50 retail allowance Covered in full Covered in full Covered in full See description ³	Out-of-network Up to \$42 Up to \$37 Up to \$48 Not covered Not covered Up to \$32 Up to \$46 Up to \$61 Up to \$61	In-network Covered in full Covered in full \$130 retail allowance Covered in full \$50 retail allowance Covered in full Covered in full Covered in full See description ³	Out-of-network Up to \$42 Up to \$37 Up to \$68 Not covered Not covered Up to \$32 Up to \$46 Up to \$61 Up to \$61		
Contact lenses ⁴	\$100 retail allowance	Up to \$100	\$120 retail allowance	Up to \$100		
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 Standard Contact Lens Fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only. Specialty Contact Lens Fitting applies to new contact wearers and/or a member who wear toric, gas permeable, or multi-focal lenses.

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

Discounts on covered materials⁵

These discounts apply to the glasses and contacts that are covered under the vision benefits.

Frames: Conventional contacts Disposable contact	20% off amount over allowance 20% off amount over allowance 10% off amount over allowance
Lens type*	Member out-of-pocket ⁵
Scratch coat	\$15
Ultraviolet coat	\$12
Tints, solid	\$15
Tints, gradient	\$18
Polycarbonate	\$40
Blue light filtering	\$15
Digital single vision	\$30
Progressive lenses	
Standard/Premium/Ultra/Ultimation	te \$55 / \$110 / \$150 / \$225
Anti-reflective coating	
Standard/Premium/Ultra/Ultimation	te \$50 / \$70 / \$85 / \$120
Polarized lenses	\$75
Plastic photochromic lenses	\$80
High Index (1.67 / 1.74)	\$80 / \$120
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* The above table highlights some of the most popular lens type and is not a complete listing. This table outlines member out-of-pocket costs⁵ and are not available for premium/upgraded options unless otherwise noted.

Discounts on non-covered exam, services and materials⁵

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	Exams, frames, and prescription lenses:	30% off retail
	Contacts, miscellaneous options:	20% off retail
	Disposable contact lenses:	10% off retail
	Retinal imaging:	\$39 maximum out-of-pocket

Laser vision correction (LASIK)5

Laser vision correction (LASIK) is a procedure that can reduce or eliminate your dependency on glasses or contact lenses. This corrective service is available to you and your eligible dependents at a special discount (20-50%) with your Superior Vision plan. Contact QualSight LASIK at (877) 201-3602 for more information.

Hearing discounts⁵

A National Hearing Network of hearing care professionals, featuring Your Hearing Network, offers Superior Vision members discounts on services, hearing aids and accessories. These discounts should be verified prior to service.

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.

⁵Not all providers participate in Superior Vision Discounts, including the member out-of-pocket features. Call your provider prior to scheduling an appointment to confirm if he/she offers the discount and member out-of-pocket features. The discount and member out-of-pocket features are not insurance. Discounts and member out-of-pocket are subject to change without notice and do not apply if prohibited by the manufacturer. Lens options may not be available from all Superior Vision providers/all locations.

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.

Superior Vision Services, Inc. P.O. Box 967 Rancho Cordova, CA 95741 (800) 507-3800 superiorvision.com 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, AKA The Guardian Life