

Vision plan benefits for Stamford ISD

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

Benefits through Superior National network



| High Plan | | Low Plan | |
|--|------------------------------|---------------------------|------------------------------|
| Copays | | Copays | |
| Exam | \$5 | Exam | \$10 |
| Materials ¹ | \$0 | Materials ¹ | \$20 |
| Contact lens fitting | \$0 | Contact lens fitting | \$20 |
| Monthly premiums | | Monthly premiums | |
| Emp. only | \$10.75 | Emp. only | \$7.35 |
| Emp. + spouse | \$21.51 | Emp. + spouse | \$14.73 |
| Emp. + child(ren) | \$24.54 | Emp. + child(ren) | \$16.68 |
| Emp. + family | \$37.88 | Emp. + family | \$25.78 |
| Services/frequency | | Services/frequency | |
| Exam | 12 months | Exam | 12 months |
| Frames | 12 months | Frames | 12 months |
| Contact lens fitting | 12 months | Contact lens fitting | 12 months |
| Lenses | 12 months | Lenses | 12 months |
| Contact lenses | 12 months | Contact lenses | 12 months |
| | In-network | | Out-of-network |
| Exam (MD) | Covered in full | Up to \$42 | Covered in full |
| Exam (OD) | Covered in full | Up to \$37 | Covered in full |
| Frames | \$150 retail allowance | Up to \$60 | \$130 retail allowance |
| Contact lens fitting (standard ²) | Covered in full | Not covered | Covered in full |
| Contact lens fitting (specialty ²) | \$50 retail allowance | Not covered | \$50 retail allowance |
| Lenses (standard) per pair | | | |
| Single vision | Covered in full | Up to \$26 | Covered in full |
| Bifocal | Covered in full | Up to \$34 | Covered in full |
| Trifocal | Covered in full | Up to \$50 | Covered in full |
| Factory scratch coat | Covered in full | Not covered | Not covered |
| UV coating | Covered in full | Not covered | Not covered |
| Progressive lens upgrade | See description ³ | Up to \$50 | See description ³ |
| Contact lenses ⁴ | \$200 retail allowance | Up to \$100 | \$130 retail allowance |

Benefits

Exam (MD)
Exam (OD)
Frames
Contact lens fitting (standard²)
Contact lens fitting (specialty²)
Lenses (standard) per pair
Single vision
Bifocal
Trifocal
Factory scratch coat
UV coating
Progressive lens upgrade
Contact lenses⁴

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

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 |
| Specialty contact lens fit: | 10% off retail, then apply allowance |

Maximum member out-of-pocket

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

| | Single vision | Bifocal & trifocal |
|---------------------------|---------------|--------------------|
| 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 |

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

superiorvision.com

(800) 507-3800

Discounts on non-covered exam, services and materials

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

Refractive surgery

Superior Vision has a nationwide network of independent refractive surgeons and partnerships with leading LASIK networks who offer members a discount. These discounts range from 10%-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.



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 or Guardian Life