

Vision plan benefits for Cameron Parish School Board

Copays		Monthly premiums		Services/frequency	
Exam	\$10	Emp. only	\$5.63	Exam	12 months
Materials ¹	\$25	Emp. + spouse	\$11.25	Frame	24 months
Contact lens fitting	\$25	Emp. + child(ren)	\$11.96	Contact lens fitting	12 months
(standard & specialty)		Emp. + family	\$18.79	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>
Covered in full	Up to \$34 retail
Covered in full	Up to \$26 retail
\$130 retail allowance	Up to \$961 retail
Covered in full	Not covered
\$50 retail allowance	Not covered
Covered in full	Up to \$26 retail
Covered in full	Up to \$39 retail
Covered in full	Up to \$49 retail
See description ³	Up to \$49 retail
\$130 retail allowance	Up to \$100 retail
	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

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

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
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

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 20%-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.



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The Superior Vision Plan is underwritten by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with

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