

See yourself healthy.

Vision Plan Benefits for Roscoe ISD

You may choose from two plans: High Option Plan and Low Option Plan

\$5

\$0

\$0

\$10.34

\$20.68

\$23.60

\$36.42

12 months

12 months

12 months

Plan 1 **High Option**



	Lenses	12 months
	Contact Lenses	12 months
Benefits through	In-Network Out-of-Network	
Superior National Network		
Exam (MD)	Covered in full	Up to \$42
Exam (OD)	Covered in full	Up to \$37
Frames	\$150 retail allowance	Up to \$60
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 \$26
Bifocal	Covered in full	Up to \$34
Trifocal	Covered in full	Up to \$50
Factory scratch coat	Covered in full	Not covered
UV coating	Covered in full	Not covered
Progressive lens upgrade	See description ³	Up to \$50
Contact Lenses ⁴	\$200 retail allowance	Up to \$100

Co-Pays Exam

Emp. only

Emp. + spouse

Emp. + family

Exam

Frames

Emp. + child(ren)

Materials¹

Contact Lens Fitting

Monthly Premiums

Services/Frequency

Contact Long Fitting

Plan				
Plan 2 Low Option				
Co-Pays				
Exam	\$10			
Materials ¹	\$20			
Contact Lens Fitting	\$20			
Monthly Premiums				
Emp. only	\$7.07			
Emp. + spouse	\$14.16			
Emp. + child(ren)	\$16.04			
Emp. + family	\$24.79			
Services/Frequency				
Exam	12 months			
Frames	12 months			
Contact Lens Fitting	12 months			
Lenses	12 months			
Contact Lenses	12 months			
In-Network	Out-of-Network			
Covered in full	Up to \$42			
Covered in full	Up to \$37			
\$130 retail allowance	Up to \$52			
Covered in full	Not covered			
\$50 retail allowance	Not covered			
Covered in full	Up to \$26			
Covered in full	Up to \$34			
Covered in full	Up to \$50			
Not covered	Not covered			
Not covered	Not covered			
See description ³	Up to \$50			
\$130 retail allowance	Up to \$100			

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

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

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.

Maximum Member Out-of-Pocket Single Vision Bifocal & Trifocal

Tints, solid or gradients Anti-reflective coat	\$25 \$50	\$25 \$50
Polycarbonate	\$40	20% off retail
High index 1.6	\$55	20% off retail
Photochromics	\$80	20% off retail
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 $^{\rm 5}$ Discounts and maximums may vary by lens type. Please check with your provider.

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

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.

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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 The Guardian Life Insurance Company of America, AKA The Guardian or Guardian Life