

Vision plan benefits for Natchitoches School Parish

Copays		Monthly premiums		Services/frequency	
Exam	\$10	Emp. only	\$11.78	Exam	12 months
Materials ¹	\$25	Emp. + family	\$28.93	Frame	12 months
				Lenses	12 months

Contact lenses 12 months (Based on date of service)

Benefits through Superior National network

5 1	In-network	Out-of-network
Exam (ophthalmologist)	Covered in full	Up to \$34 retail
Exam (optometrist)	Covered in full	Up to \$26 retail
Frames	\$100 retail allowance	Up to \$46 retail
Lenses (standard) per pair	· · · · · · · · · · · ·	
Single vision	Covered in full	Up to \$26 retail
Bifocal	Covered in full	Up to \$39 retail
Trifocal	Covered in full	Up to \$49 retail
Progressives lens upgrade	See description ³	Up to \$49 retail
Contact lenses ⁴	\$100 retail allowance	Up to \$100 retail
is apply to in-network benefits; co-pays for out-of-network vi	isits are deducted from reimbursements	

Co-pays apply to in-network benefits; co-pays for out-of-network visits are 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
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.

The Plan discount features are not insurance.

superiorvision.com

(800) 507-3800

Discounts on non-covered exam, services and materials

Exams, frames, and prescription lens	ses:	30% off retail
Lens options, contacts, miscellaneou	s 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.

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 Guardian Life Insurance Company of America, AKA The Guardian or Guardian Life NVIGRP 5-07