



Outline of Benefits

Vision Plan-Preferred Provider (PPO)/Indemnity

Co-payments: \$0 Comprehensive Eye Exam
 \$35 Materials
 \$35 Contact Lens Fitting

In-network co-pays are paid directly to the provider.

Materials co-pay applies to lenses and/or frames, not contact lenses.

Gold Plus Premium Plan Services

Comprehensive Eye Exam
Contact Lens Fitting Exam
Lenses
Frames
Contact Lenses

Frequency

1 per Calendar Year
1 per Calendar Year
1 Pair per Calendar Year
1 per Calendar Year
1 Allowance per Calendar Year

Benefits

Comprehensive Eye Exam:

Ophthalmologist (MD)
Optometrist (OD)

Standard Lenses (Per Pair):

Single Vision
Bifocal
Trifocal
Lenticular
Progressive

Contact Lenses (Per Pair): ²

Medically Necessary
Elective ³

Contact Lens Fitting ⁴

Standard
Specialty

Frames ³

In-Network ¹

Covered in Full
Covered in Full
Covered in Full
Covered in Full
Covered in Full
Covered to providers' retail trifocal amount
Covered in Full
Up to \$100 retail allowance
Covered in Full
Up to \$50
Up to \$75 retail allowance

Out-of-Network ¹

Up to \$45
Up to \$45
Up to \$35
Up to \$50
Up to \$70
Up to \$70
Up to \$70
Up to \$210
Up to \$100
Not Covered
Not Covered
Up to \$40

¹ All in-network and out-of-network allowances are at the retail value.

² Contact lenses are in lieu of eyeglass lenses and frames benefit.

³ The insured is responsible for paying any charges in excess of this allowance.

⁴ Standard contact lens fitting applies to an existing contact lens user who wears disposable, daily wear, or extended wear lenses only. The specialty contact lens fitting applies to new contact lens wearers and/or a member who wears toric, gas permeable, or multifocal lenses.

Monthly Rates:

Employee Only \$4.92
Employee and Spouse \$9.84
Employee and Child(ren) \$8.96
Employee and Family \$13.88



How to Use the Plan

Welcome to the Superior Vision Plan. Superior Vision provides primary vision care benefits including eye examinations, prescription eyewear, and contact lenses through a broad-based provider network of both ophthalmologists and optometrists. The plan also contracts with a large number of national and regional optometric chain locations.

Your first step should be to choose an eye care provider, or ensure that your current provider is part of the Superior Vision network. Go to www.superiorvision.com and click on "Locate a Provider" for an updated list. You may also call Customer Service for this information. Within the Q&A section of this brochure, you will learn about "in-network" and "out-of-network" providers – it is an important distinction when receiving your benefits. You will also learn more about how to use your benefits, as well as the discounts that are available to you.

Remember that a routine eye exam is important not only for correcting vision problems, but for maintaining healthy eyes and overall wellness. Superior Vision eye care providers will be looking for signs that may indicate other health issues – not just vision problems. Take the time to get to know your vision plan, and start experiencing healthy eyes and healthy living.



Discount Features

Additional Glasses and Contacts

◆ Prescription eyeglass lenses	30% off retail prices	◆ Eyeglass frames	30% off retail prices
◆ Add-on charges to basic lenses	20% off retail prices	◆ Everyday "frame and lens package pricing"	20% off retail prices
◆ Contact lenses, standard hard or soft	20% off retail prices	◆ Disposable contact lenses	10% off retail prices
◆ All other prescription materials	20% off retail prices		

Covered Pair of Glasses

◆ Frames	20% off the difference between the covered frame allowance and the retail price of the selected frame.
----------	--

Note: Discounts do not apply when prohibited by the manufacturer.

Lens Options and Upgrades* (covered pair of lenses)

- ◆ Factory scratch coat
- ◆ Ultraviolet coat
- ◆ Standard anti-reflective coat
- ◆ High Index 1.6
- ◆ Polycarbonate
- ◆ Standard photochromic
- ◆ Glass coloring
- ◆ Plastic, tints, solid, or gradients

Member pays 20% off retail, up to:

- \$13 (single vision & standard lined multifocal lenses)
- \$15 (single vision & standard lined multifocal lenses)
- \$50 (single vision & standard lined multifocal lenses)
- \$55 (single vision lenses only)
- \$40 (single vision lenses only)
- \$80 (single vision lenses only)
- \$35 (any type lenses)
- \$25 (any type lenses)

- ◆ Power over 4.00D Sphere, 2.00D Cylinder & 5.00D Prism
- ◆ Cosmetic finishing, beveling, edging, & mounting
- ◆ Miscellaneous options

Member pays:

- 20% discount off retail prices (any type lenses)
- 20% discount off retail prices (any type lenses)
- 20% discount off retail prices (any type lenses)

*Higher end or brand name lens upgrades are at an additional expense to you. These upgrades will be available at a 20% discount off retail.

Refractive Surgery Discounts

Superior Vision Services has a nationwide network of refractive surgeons. These providers offer Superior Vision Plan members a discounted rate off the usual and customary prices for LASIK surgery. These discounts vary depending on the provider but are the best possible discounts available to Superior Vision.

Questions & Answers

... About Using Your Benefits:

What are my co-pays?

NDPERS members have a \$35 co-pay for materials and a \$35 co-pay for the Contact Lens Fitting exam. There is no co-pay for a comprehensive eye exam or for contact lenses.

What is the difference between an in-network provider and out-of-network provider?

Your vision benefits are offered through a PPO (Preferred Provider Organization) plan. We have in-network providers (those for whom we have an agreed contract) and out-of-network providers (no agreed contract). This means that you can obtain products or services through any provider you choose, though you will generally pay and have greater convenience with our in-network providers. When visiting an in-network provider, you are responsible for paying any applicable co-pay, and for items that are not covered or that exceed your benefit limitations. The provider will handle filing all claims for you. When using out-of-network providers, you pay the provider their fees in full, and then file a claim with Superior Vision for reimbursement according to your out-of-network benefits schedule.

Will I need a referral from my medical health plan provider to see my Superior Vision Plan provider?

Referrals are not needed. Remember that your medical plan is separate from your vision plan.

Do my dependents need to use my personal identification number to receive the insured benefits?

You and your covered dependents share the same personal subscriber identification number.

May I go to one provider for the eye exam and another provider for the materials?

Yes. This allows you to shop for materials based on your own preferences and budget. Each provider will call Superior Vision's Customer Service department to verify your eligibility.

How does the retail frame allowance work?

You may select a frame up to your benefit's specific retail price frame allowance (found on your card).

◆ If the retail price of the frame is greater than your frame allowance, you will pay the difference. Many providers may also give a discount on your out-of-pocket cost for the frame. Refer to your specific Outline of Benefits for more information and details.

How much will I pay if I select materials and services that are NOT covered?

You will be responsible for the full amount for materials and services not covered by your benefit. Based on the provider selected, discounts may apply. (See "About Using Your Discounts")

How can I use my cosmetic (elective) contact lens allowance?

If you choose to wear contact lenses in lieu of glasses as your vision correction, the specified allowance may be applied toward the purchase of any type of elective contact lenses. Your benefit is greater when dispensed by an in-network provider.

What are "medically necessary" contact lenses?

Medically necessary contact (non-elective) lenses are prescribed by a doctor solely for purposes of correcting a specific medical condition, such as keratoconus or other conditions that prevent your vision from being corrected to a specified level of visual acuity using conventional eyeglasses. Choosing contacts over glasses for a standard prescription is considered cosmetic/elective.

The contact lens benefit applies to the contact lens materials only, not the Contact Lens Fitting exam.

What is a Contact Lens Fitting exam?

A Contact Lens Fitting (CLF) exam measures and examines your eyes for the purpose of evaluating them for contacts, and your provider charges a separate fee for this service. The CLF is an additional, stand-alone benefit – it is separate from your contact lens benefit. Important to you is that the CLF charges are not deducted from your contact lens allowance.

How are progressive lenses (no-line lenses) covered?

Lined bifocals and trifocals are standard lenses and covered in full. If you select no-line progressive lenses, you will pay the difference between the retail price of the selected progressive lens and the retail price of the lined trifocal. The difference may also be subject to a discount.

May I utilize in-store specials, promotions, or coupons along with my Superior Vision Plan benefit?

Your benefits provide discounted rates from in-network providers, and cannot be used in conjunction with coupons, promotions, sales, or other types of discounts. An exception: if you use the services of an in-network provider but choose to take advantage of a sale, coupon, or other in-store special, the provider may require that you pay in full and then submit your receipt to Superior Vision for reimbursement at the out-of-network rates. If you have questions about the use of discounts, call Customer Service before you seek services as rules may vary from state to state and be subject to state laws.

... About In-Network Providers:

How do I know which services are offered by an in-network Superior Vision provider?

All in-network providers are listed in our directory and online Provider Locator with the specific services for which they have contracted. If you need assistance locating a provider, visit our website or call Customer Service at 800-507-3800.

What do I need to pay my in-network provider?

You would pay your provider any applicable co-pay. You are also responsible for paying for any services or materials that are not covered or exceed your benefit plan coverage.

What if my eye doctor is not listed as an in-network provider?

If you have verified on our website that your provider is not a participating provider, you may complete a Provider Nomination form located in the member section of our website. Email, fax, or mail this form to Superior Vision. Check back with Superior Vision periodically to see if the provider has joined our network.

... About Out-of-Network Providers:

May I go to an out-of-network provider?

Yes. Superior Vision will cover you and your dependents if you choose services from an out-of-network provider. However, your out-of-pocket expenses will be greater.

How can I utilize my benefit when seeking services from an out-of-network provider?

First, verify that the provider you wish to see is not in our network. Then, obtain an authorization number from our Customer Service department. Schedule your appointment, and pay the provider directly for the services rendered.

How do I get reimbursed when I use an out-of-network provider?

Obtain a claim form either from the member section of our website, or from a Customer Service Representative. Complete the claim form and attach your original receipt or itemized bill that explains what services were provided. Mail or fax these to Superior Vision's Customer Service. You will be reimbursed up to the allowable amount as outlined in the out-of-network section of your Outline of Benefits.

... About Forms & ID Cards:

Where do I get my ID card?

One ID card is sent to the subscriber after enrollment to cover the subscriber and all dependents covered by the plan. Additional ID cards can be downloaded and printed directly from the member section of our website.

Must I show my Superior Vision ID card to the in-network provider to receive services?

No, though the ID card includes helpful information and phone numbers for the provider to reference regarding your benefits and discount features. While you don't need your card, it is important that you always identify yourself as a Superior Vision member.

Please remember: Your medical health plan and Superior Vision are separate companies; our eye care providers will not accept your medical health insurance plan ID card in place of your Superior Vision ID card.

Do I need to obtain an authorization number, form, or voucher from Superior Vision prior to obtaining services from an in-network provider?

No, our in-network providers will handle the authorization and claims filing processes for you.

... About Using Your Discounts:**What discount features are available?**

Your specific discount features are listed in the Discount Features section of this brochure. You are eligible for discounts off the retail charges for a variety of lens upgrades and add-ons, overages on frame allowances, and/or additional frame and lens purchases. Services must be obtained from a provider indicated in our provider directory as accepting discounts as there are some providers who do not accept them.

Are there any limitations on the frame selection when using the discounts?

Unless otherwise prohibited by the manufacturer, the frame discount may be applied as long as you seek services from a provider listed in our directory as accepting discounts.

Do any discounts apply to my covered eyeglass lenses and frame?

The Superior Vision Plan includes discounts on many of your out-of-pocket expenses associated with eyeglass lens add-ons, upgrades, or overages on your frame allowance for your covered eyeglass lenses and frame. There are also discounts available on any additional purchases of frames, lenses, or contacts, and these discounts can be utilized as often as you like as long as you seek services from a provider listed in our directory as accepting discounts.

... About Superior Vision's SmartAlert Vision Health and Wellness Program:**What is Superior Vision's SmartAlert program?**

Superior Vision's SmartAlert program facilitates communication between you, your eye care provider, and your medical plan providers about lifestyle or health issues that may impact your eyes and vision. While participation is completely voluntary by both members and providers, participation may help you keep on top of current health issues or aid in the early recognition and diagnosis of something new. The SmartAlert program includes the *My Vision Lifestyle Update* and *Provider Communications* forms.

How may I obtain a copy of the My Vision Lifestyle form?

This form is available within the member section of our website. You may print it, complete it, and take it with you to your eye care appointment.

How will my Superior Vision eye doctor share information about my eye exam with my medical health plan provider?

Your doctor may complete the *Provider Communication* form (from the provider section of our website) and give it to you at the conclusion of your visit. You may take this form to your health plan provider for review and inclusion in your chart or records. This is NOT a referral form but a voluntary sharing of information. All medical referrals should conform to the information detailed in your medical health plan.

 **Items or Services NOT Covered**

While Superior Vision offers a variety of vision benefits, there are a few materials, services, and treatments that are generally not covered, or have limitations to their coverage. We do offer discounts on many of these items, as outlined in our Discount Features section.

Items or Services Not Covered or Have Limited Coverage

- ◆ non-prescription lenses of any kind, e.g. clear or tinted sunglasses or contacts
- ◆ any coating applied to lenses such as anti-reflective, scratch, UV, lamination, tints (except pink tint #1 and #2), and sunglass coloring
- ◆ any lens materials other than standard plastic or glass such as polycarbonate, hi-index, polaroid, and photochromic
- ◆ any special lens feature or treatment such as prisms, slab off, faceted, oversize lens greater than 61mm, polished bevel, groove, drill mount, notch, roll and polish, and blended bifocal
- ◆ replacement of broken, lost, or damaged frames and/or lenses
- ◆ orthoptics, vision training, and developmental vision procedures
- ◆ experimental or non-conventional treatment or device
- ◆ medical or surgical treatment of the eyes
- ◆ post-cataract lenses (intra-ocular)
- ◆ subnormal or low vision aids
- ◆ safety eyewear
- ◆ eye examination or corrective eyewear required by an employer as a condition of employment
- ◆ services or materials when covered under workers' compensation or similar third party coverage
- ◆ services or materials rendered by a provider other than an ophthalmologist, optometrist, or optician acting within the scope of his or her license
- ◆ any additional services or procedures outside of a routine eye exam and contact lens fitting
- ◆ services or materials rendered after the date a member ceases to be covered by the benefits plan except when vision materials ordered before coverage ended are delivered AND the corresponding services are provided to the member within 31 days of the initial order

Regardless of optical necessity, benefits are not available more frequently than that which is specified in the Outline of Benefits.

Disclaimer: All final determinations of benefits, administrative duties, and definitions are governed by the Certificate of Insurance Coverage for your vision plan.

Superior Vision Services, Inc. ◆ P.O. Box 967 ◆ Rancho Cordova ◆ California 95741 ◆ 800-507-3800 ◆ www.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, a/k/a The Guardian or Guardian Life