Vision plan benefits for Town of Cary

Copays	
Exam	$0
Materials[1]	$15
Contact lens fitting (standard & specialty)	$15

Services/frequency	
Exam	1 per plan year
Frame	1 per plan year
Contact lens fitting	1 per plan year
Lenses	1 pair per plan year
Contact lenses	1 allowance per plan year

Benefits through Superior National network

	In-network	Out-of-network
Exam (ophthalmologist)	Covered in full	Up to $44 retail
Exam (optometrist)	Covered in full	Up to $39 retail
Frames	$200 retail allowance	Up to $89 retail
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 $34 retail
Bifocal	Covered in full	Up to $48 retail
Trifocal	Covered in full	Up to $64 retail
Progressives (standard)[3]	Covered in full	Up to $48 retail
Polycarbonate for dependent children	Covered in full	Not covered
Basic Anti-reflective	Covered in full	Not covered
Factory scratch coat	Covered in full	Not covered
Contact lenses[4]	$200 retail allowance	Up to $100 retail

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] *If premium progressive lenses are selected, members receive an allowance based on the provider's charges for standard progressive lenses*

[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.

superiorvision.com

(800) 507-3800

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 maximums[5] on standard (not premium, brand, or progressive) lenses.

	Single vision	Bifocal & trifocal
Ultraviolet coat	$15	$15
Tints, solid or gradients	$25	$25
Polycarbonate for adults	$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.*

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.

North Carolina residents: Please contact our customer service department if you are unable to secure a timely (at least 30 days) appointment with your provider or need assistance finding a provider within a reasonable distance (30 miles) of your residence. Adjustments to your benefits may be available

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.

Superior Vision Services, Inc. P.O. Box 967 Rancho Cordova, CA 95741 (800) 507-3800 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, AKA The Guardian or Guardian Life

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