

# Vision plan benefits for United Tribes Technical College

Copays		Services/frequency	
Exam	\$10	Exam	1 per calendar year
Materials <sup>1</sup>	\$25	Frame	1 per calendar year
Contact lens fitting	\$30	Contact lens fitting	1 per calendar year
(standard & specialty)		Lenses	1 pair per calendar year
		Contact lenses 1 all	owance per calendar year

Benefits through Superior National network

though outer rational network					
	<u>In-network</u>	<u>Out-of-network</u>			
Exam (ophthalmologist)	Covered in full	Up to \$34 retail			
Exam (optometrist)	Covered in full	Up to \$26 retail			
Frames	\$130 retail allowance	Up to \$63 retail			
Contact lens fitting (standard <sup>2</sup> )	Covered in full	Not covered			
Contact lens fitting (specialty <sup>2</sup> )	\$50 retail allowance	Not covered			
Lenses (standard) per pair					
Single vision	Covered in full	Up to \$29 retail			
Bifocal	Covered in full	Up to \$43 retail			
Trifocal	Covered in full	Up to \$53 retail			
Progressives lens upgrade	See description <sup>3</sup>	Up to \$53 retail			
Anti-reflective coat	Covered in full	Not covered			
Factory scratch coat	Covered in full	Not covered			
Ultraviolet coat	Covered in full	Not covered			
Polycarbonate for dependent children	Covered in full	Not covered			
Contact lenses <sup>4</sup>	\$130 retail allowance	Up to \$100 retail			
and the in metacody benefited as never for out of metacody visite or	a dadiiatad fram raimbiiraamanta				

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 maximums<sup>5</sup> on standard (not premium, brand, or progressive) lenses.

	Single vision	Bifocal & trifocal
Tints, solid or gradients	\$25	\$25
High index 1.6	\$55	20% off retail
Photochromics	\$80	20% off retail

<sup>&</sup>lt;sup>5</sup> Discounts and maximums may vary by lens type. Please check with your provider.

The Plan discount features are not insurance.

#### Refractive surgery

Retinal imaging:

Disposable contact lenses:

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.

superiorvision.com

(800) 507-3800

Discounts on non-covered exam, services and materials

30% off retail

20% off retail

10% off retail

1

\$39 maximum out-of-pocket

Exams, frames, and prescription lenses:

Lens options, contacts, miscellaneous options:

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.

NVIGRP 5-07

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

<sup>&</sup>lt;sup>1</sup> Materials co-pay applies to lenses and frames only, not contact lenses

<sup>&</sup>lt;sup>2</sup> 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.

<sup>3</sup> 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.

<sup>&</sup>lt;sup>4</sup> Contact lenses are in lieu of eyeglass lenses and frames benefit



# Creating and logging in to your member account

Superiorvision.com gives you quick access to your vision benefits information. Member account information is shared by all covered family dependents-family members may log in as the primary member.



### Step 1

From the home page of superiorvision.com, select "Members" from the navigation.

# Step 2

From the Members page, click the "Member Login" button.



# Step 3

If you have already set up your account, enter your username and password, if not, click "Create a new account".

### Step 4

From the Create Your New Account page, the primary account member can set up an account with their own username and password and have immediate access to the secure Member area of the website.

#### What can I do in my member account?

Use your member account to easily locate an in-network eye care professional, view your benefits and eligibility, print your ID card, download forms, and more.



# Why an eye exam?

Taking care of your eyes doesn't just mean having clear vision. Your eye care provider identifies both vision correction needs and emerging health issues during your annual eye exam.



Eye exams can detect conditions like diabetes early, thus preventing future unnecessary medical costs.



An eye exam takes less than an hour and consists of quick and simple visual acuity tests.



Unidentified vision problems can cause headaches and dizziness and can hinder learning.



Find a provider and schedule your eye exam today at: superiorvision.com/member

#### Did you know?

All of your body's veins and arteries end in your eye. That's why your eye exam is key in detecting early chronic and systemic diseases like diabetes and hypertension.

1 (800) 507-3800

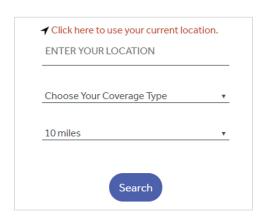


# Find an in-network eye care professional

It's easy to find an in-network eye care professional. Follow the simple instructions below to get started.

# Here's how to find an eye care professional near you

- 1. Visit <u>superiorvision.com</u> and click "Find an eye care professional."
- 2. Enter your location information.
- 3. Select the "Insurance Through Your Employer" option.
- 4. Pick your plan's network from the drop-down list.
- 5. Choose your desired distance.
- 6 Select the "Search" button



# Not sure what your network's called?

If you are not sure of the name of your network, select the "I Don't Know" option from the list to view our helpful chart. You may also log into the member area to view eye care professionals that are specific to your network.

# Want to narrow your search results?

Once you're at the search results page, you can refine the results by the name of the eye care professional, the name of the practice or the services that are offered.

#### I found a eye care professional. Now what?

Once you've selected an in-network eye care professional, call them to verify network participation, services and acceptance of your vision plan. Not all eye care professionals at each office or optical store are considered in-network eye care professionals, nor do they participate in all networks.



# Shop online with your benefits

Through **1-800 Contacts**, **Befitting**, **Glasses.com**, and **ContactsDirect**, you'll be able to utilize your vision benefits at your convenience from your home or on the go.



1-800 Contacts is one of the most recognized online contact lens retailers in the industry. They have an established reputation for their customer service, backed by an industry-leading Net PromoterScore of 76.

# befitting a better way to buy glasses you love

Befitting.com has artificial intelligence-driven tools to find the perfect pair of eyeglasses with personalized, curated recommendations. Shop for single and progressive lenses, prescription sunglasses, and advanced blue light blocking lenses. Free shipping and returns are also included.

# GLASSES.COM

Glasses.com is one of the most trusted online stores for popular eyewear brands, including prescription glasses and sunglasses.

# **contacts**direct

With ContactsDirect, Superior Vision members have the same seamless in-network experience when shopping for contact lenses online as they do when shopping in-person.

Check your benefit details for coverage, plan, and network information.



5V-MKG20-0633v003 PDF 09/2020



# Have you considered LASIK?

Laser vision correction (LASIK) is a procedure that can reduce or eliminate your dependency on glasses or contact lenses. This corrective service is available to you and your eligible dependents at a special discount with your Superior Vision plan.



#### Is LASIK right for you?

Are you near sighted, far sighted, or have a stigmatism? If so, LASIK may help you regain your vision.

#### How does LASIK work?

The FDA-approved procedure reshapes the cornea so light entering your eye is properly focused onto the retina. Vision is usually corrected immediately following the LASIK procedure.

Through QualSight, members can receive 20% to 50% off the national average price of traditional LASIK.

Additionally, there are:

- No authorizations required by Superior Vision.
- No copayments needed.
- Superior Vision members are informed of the exact contracted prices during their initial phone consultation.



#### Quality

Our credentialed surgeons have collectively performed more than 7.5 million procedures.



#### Savings

Significant savings including 20–50% off the national average price of traditional LASIK.



#### Convenience

Over 1,000 locations nationwide.

LASIK services administered by



#### How do I get started?

- $1. \ {\sf Call} \ \textbf{(877) 201-3602} \ {\sf or visit} \ \textbf{lasik.sv.qual sight.com} \ {\sf for more information on LASIK benefits}.$
- 2. Our LASIK service experts will explain the process and answer any remaining questions.
- 3. Select a local in-network provider, and set a free appointment at a time that works for you!