

# Standard Plan



Feature	In-Network	Out-of-Network
<b>Eye Exam</b> (every 12 months)	After you pay \$10 copay, Plan pays 100%	Plan pays \$35, You pay remainder
<b>Eyeglass Frames</b> (every 24 months) <i>Subject to program limits</i>	After you pay \$10 copay for materials <sup>1</sup> Plan pays 100%	Plan pays \$40, You pay remainder
<b>Eyeglass Lenses</b> (every 12 months) <ul style="list-style-type: none"> <li>• Single Vision</li> <li>• Bifocals</li> <li>• Trifocals</li> <li>• Lenticular</li> </ul>	After you pay \$10 copay for materials Plan pays 100%  (one copay for total cost of frames and lenses when obtained together) <sup>2</sup>	<p><b>Single Vision:</b> Plan pays \$30, You pay remainder</p> <p><b>Bifocal:</b> Plan pays \$40, You pay remainder</p> <p><b>Trifocal:</b> Plan pays \$60, You pay remainder</p> <p><b>Lenticular:</b> Plan pays \$80, You pay remainder</p>
<b>Contact Lenses</b> (every 12 months) <ul style="list-style-type: none"> <li>• Medically necessary<sup>3</sup></li> <li>• Cosmetic: conventional or disposable</li> </ul>	<p><b>Medically Necessary:</b> Plan pays 100%,</p> <p><b>Cosmetic (conventional or disposable):</b> Plan pays \$100, You pay remainder</p>	<p><b>Medically Necessary:</b> Plan pays \$250, You pay remainder</p> <p><b>Cosmetic (conventional or disposable):</b> Plan pays \$100, You pay remainder</p>

<sup>1</sup> Within the plan's \$60 wholesale allowance (approximately \$150 to \$180 retail value).

<sup>2</sup> Includes solid and gradient tints, UV and scratch resistant protective coatings and polycarbonate lens material for children under age 19.

<sup>3</sup> Most contact lenses are considered cosmetic, and therefore the benefit will be \$100 per 12-month period for lenses obtained in-or out-of-network. Medically necessary contact lenses are typically used as part of cataract surgery and represent less than 1% of the contacts provided through most vision plans.

# Buy-Up Plan



Feature	In-Network	Out-of-Network
<b>Eye Exam</b> (every 12 months)	After you pay \$10 copay, Plan pays 100%	Plan pays \$35, You pay remainder
<b>Eyeglass Frames</b> (every 12 months) <i>Subject to program limits</i>	After you pay \$10 copay for materials <sup>1</sup> Plan pays 100%	Plan pays \$40, You pay remainder
<b>Eyeglass Lenses</b> (every 12 months) <ul style="list-style-type: none"> <li>• Single Vision</li> <li>• Bifocals</li> <li>• Trifocals</li> <li>• Lenticular</li> </ul>	After you pay \$10 copay for materials Plan pays 100% (one copay for total cost of frames and lenses when obtained together) <sup>2</sup>	<p><b>Single Vision:</b> Plan pays \$30, You pay remainder</p> <p><b>Bifocal:</b> Plan pays \$40, You pay remainder</p> <p><b>Trifocal:</b> Plan pays \$60, You pay remainder</p> <p><b>Lenticular:</b> Plan pays \$100, You pay remainder</p>
<b>Contact Lenses</b> (every 12 months) <ul style="list-style-type: none"> <li>• Medically necessary<sup>3</sup></li> <li>• Cosmetic: conventional or disposable</li> </ul>	<p><b>Medically Necessary:</b> Plan pays 100%,</p> <p><b>Cosmetic (conventional or disposable):</b> Plan pays \$150, You pay remainder</p>	<p><b>Medically Necessary:</b> Plan pays \$250, You pay remainder</p> <p><b>Cosmetic (conventional or disposable):</b> Plan pays \$100, You pay remainder</p>

<sup>1</sup>Within the plan's \$60 wholesale allowance (approximately \$150 to \$180 retail value).

<sup>2</sup>Includes solid and gradient tints, UV and scratch resistant protective coatings and polycarbonate lens material for children under age 19.

<sup>3</sup>Most contact lenses are considered cosmetic, and therefore the benefit will be \$150 per 12-month period for lenses obtained in-or out-of-network. Medically necessary contact lenses are typically used as part of cataract surgery and represent less than 1% of the contacts provided through most vision plans.



You can get both eyeglasses AND contacts every 12 months – not limited to one or the other.