



# Vision Plan Benefits for University of Arkansas

You may choose from two plans: Basic Plan and Enhanced Plan



Benefits
Exam (MD)
Exam (OD)
Frames

Contact Lens Fitting (standard<sup>2</sup>)

Contact Lens Fitting (specialty²)
Lenses (standard) per pair
Single Vision
Bifocal
Trifocal
Progressive
Scratch coating
UV coating
Contact Lenses³

Basic Plan				
Co-Pays				
Exam	\$10			
Materials <sup>1</sup>	\$20			
Contact Lens Fitting	\$25			
Monthly Premiums				
Emp. Only \$5.88				
Emp. + spouse \$11.60				
Emp. + child(ren) \$11.42				
Emp. + family	\$17.36			
Services/Frequency				
Exam	1 per calendar year			
Frames	1 per 2 calendar years			
Contact Lens Fitting	1 per calendar year			
Lenses	1 pair per calendar year			
Contact Lenses 1 allowance per calendar year				
In-Network	Out-of-Network			
Covered in full	Up to \$42			
Covered in full	Up to \$36			
\$125 retail allowance	Up to \$70			
Covered in full	Not covered			
\$50 retail allowance	Not covered			
Covered in full	Up to \$28			
Covered in full	Up to \$42			
Covered in full	Up to \$56			
Not covered	Not covered			
Not covered	Not covered			
Not covered	Not covered			
\$120 retail allowance	Up to \$100			

Exam \$10  Materials¹ \$20  Contact Lens Fitting \$25  Monthly Premiums  Emp. Only \$11.86  Emp. + spouse \$23.44  Emp. + child(ren) \$22.98  Emp. + family \$34.92  Services/Frequency  Exam 1 per calendar year  Frames 1 per calendar year  Contact Lens Fitting 1 per calendar year  Contact Lenses 1 pair per calendar year  Contact Lenses 1 allowance per calendar year  In-Network Out-of-Network  Covered in Full Up to \$42  Covered in Full Up to \$84  Covered in Full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Not covered	Enhanced Plan				
Materials¹ \$20  Contact Lens Fitting \$25  Monthly Premiums  Emp. Only \$11.86  Emp. + spouse \$23.44  Emp. + child(ren) \$22.98  Emp. + family \$34.92  Services/Frequency  Exam 1 per calendar year  Frames 1 per calendar year  Contact Lens Fitting 1 per calendar year  Lenses 1 pair per calendar year  Contact Lenses 1 allowance per calendar year  In-Network Out-of-Network  Covered in Full Up to \$42  Covered in Full Up to \$36  \$150 retail allowance Up to \$84  Covered in Full Up to \$84  Covered in Full Up to \$42  Covered in Full Up to \$42  Covered in Full Up to \$45  \$50 retail allowance Up to \$84  Covered in Full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Not covered	Co-Pays				
Contact Lens Fitting \$25  Monthly Premiums  Emp. Only \$11.86  Emp. + spouse \$23.44  Emp. + child(ren) \$22.98  Emp. + family \$34.92  Services/Frequency  Exam 1 per calendar year  Frames 1 per calendar year  Contact Lens Fitting 1 per calendar year  Lenses 1 pair per calendar year  Contact Lenses 1 allowance per calendar year  In-Network Out-of-Network  Covered in Full Up to \$42  Covered in Full Up to \$36  \$150 retail allowance Up to \$84  Covered in Full Up to \$84  Covered in Full Up to \$42  Covered in Full Up to \$42  Covered in Full Up to \$45  \$10 retail allowance Up to \$84  Covered in Full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Not covered  Covered in full Not covered	Exam	\$10			
Monthly Premiums  Emp. Only \$11.86  Emp. + spouse \$23.44  Emp. + child(ren) \$22.98  Emp. + family \$34.92  Services/Frequency  Exam 1 per calendar year  Frames 1 per calendar year  Contact Lens Fitting 1 per calendar year  Lenses 1 pair per calendar year  Contact Lenses 1 allowance per calendar year  In-Network Out-of-Network  Covered in Full Up to \$42  Covered in Full Up to \$36  \$150 retail allowance Up to \$84  Covered in Full Not covered  \$50 retail allowance Not covered  Covered in Full Up to \$42  Covered in Full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Not covered	Materials <sup>1</sup>	\$20			
Emp. Only \$11.86  Emp. + spouse \$23.44  Emp. + child(ren) \$22.98  Emp. + family \$34.92  Services/Frequency  Exam 1 per calendar year  Frames 1 per calendar year  Contact Lens Fitting 1 per calendar year  Lenses 1 pair per calendar year  Contact Lenses 1 allowance per calendar year  Contact Lenses 1 allowance per calendar year  In-Network Out-of-Network  Covered in Full Up to \$42  Covered in Full Up to \$36  \$150 retail allowance Up to \$84  Covered in Full Not covered  \$50 retail allowance Not covered  Covered in Full Up to \$28  Covered in Full Up to \$42  Covered in Full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Not covered  Covered in full Not covered	Contact Lens Fitting	\$25			
Emp. + spouse \$23.44  Emp. + child(ren) \$22.98  Emp. + family \$34.92  Services/Frequency  Exam 1 per calendar year  Frames 1 per calendar year  Contact Lens Fitting 1 per calendar year  Lenses 1 pair per calendar year  Contact Lenses 1 allowance per calendar year  In-Network Out-of-Network  Covered in Full Up to \$42  Covered in Full Up to \$36  \$150 retail allowance Up to \$84  Covered in Full Not covered  \$50 retail allowance Not covered  Covered in Full Up to \$28  Covered in Full Up to \$42  Covered in Full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Not covered  Covered in full Not covered	Monthly Premiums				
Emp. + child(ren) \$22.98  Emp. + family \$34.92  Services/Frequency  Exam 1 per calendar year  Frames 1 per calendar year  Contact Lens Fitting 1 per calendar year  Lenses 1 pair per calendar year  Contact Lenses 1 allowance per calendar year  In-Network Out-of-Network  Covered in Full Up to \$42  Covered in Full Up to \$36  \$150 retail allowance Up to \$84  Covered in Full Not covered  \$50 retail allowance Not covered  Covered in Full Up to \$28  Covered in Full Up to \$42  Covered in Full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Not covered  Covered in full Not covered	Emp. Only	\$11.86			
Services/Frequency  Exam 1 per calendar year  Frames 1 per calendar year  Contact Lens Fitting 1 per calendar year  Lenses 1 pair per calendar year  Contact Lenses 1 allowance per calendar year  Contact Lenses 1 allowance per calendar year  In-Network Out-of-Network  Covered in Full Up to \$42  Covered in Full Up to \$36  \$150 retail allowance Up to \$84  Covered in Full Not covered  \$50 retail allowance Not covered  Covered in Full Up to \$28  Covered in Full Up to \$42  Covered in Full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Not covered  Covered in full Not covered  Covered in full Not covered	Emp. + spouse	\$23.44			
Services/Frequency  Exam 1 per calendar year  Frames 1 per calendar year  Contact Lens Fitting 1 per calendar year  Lenses 1 pair per calendar year  Contact Lenses 1 allowance per calendar year  In-Network Out-of-Network  Covered in Full Up to \$42  Covered in Full Up to \$36  \$150 retail allowance Up to \$84  Covered in Full Not covered  \$50 retail allowance Not covered  Covered in Full Up to \$28  Covered in Full Up to \$42  Covered in Full Up to \$45  \$120 retail allowance Not covered  Covered in Full Up to \$56  \$120 retail allowance Not covered  Covered in full Not covered  Covered in full Not covered  Covered in full Not covered	Emp. + child(ren)	\$22.98			
Frames 1 per calendar year  Frames 1 per calendar year  Contact Lens Fitting 1 per calendar year  Lenses 1 pair per calendar year  Contact Lenses 1 allowance per calendar year  In-Network Out-of-Network  Covered in Full Up to \$42  Covered in Full Up to \$36  \$150 retail allowance Up to \$84  Covered in Full Not covered  \$50 retail allowance Not covered  Covered in Full Up to \$28  Covered in Full Up to \$42  Covered in Full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Not covered  Covered in full Not covered  Covered in full Not covered	Emp. + family	\$34.92			
Frames 1 per calendar year  Frames 1 per calendar year  Contact Lens Fitting 1 per calendar year  Lenses 1 pair per calendar year  Contact Lenses 1 allowance per calendar year  In-Network Out-of-Network  Covered in Full Up to \$42  Covered in Full Up to \$36  \$150 retail allowance Up to \$84  Covered in Full Not covered  \$50 retail allowance Not covered  Covered in Full Up to \$28  Covered in Full Up to \$42  Covered in Full Up to \$56  \$120 retail allowance Not covered  Covered in full Up to \$56  \$120 retail allowance Not covered  Covered in full Not covered  Covered in full Not covered  Covered in full Not covered	Services/Frequency				
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\$50 retail allowance  Covered in Full  Covered in Full  Covered in Full  Up to \$28  Covered in Full  Up to \$42  Covered in Full  Up to \$56  \$120 retail allowance  Covered in full  Not covered  Covered in full  Not covered  Not covered	\$150 retail allowance	Up to \$84			
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\$120 retail allowance Not covered Covered in full Not covered Covered in full Not covered					
Covered in full Not covered Covered in full Not covered		•			
Covered in full Not covered					
	\$150 retail allowance	Up to \$100			

Co-pays apply to in-network benefits only.

Materials co-pay applies to lenses and frames only, not contact lenses

<sup>2</sup> See your benefits materials for definitions of standard and specialty contact lens fittings

<sup>3</sup> 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%-40%) 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

The following options have out-of-pocket maximums<sup>4</sup> on standard (not premium, brand, or progressive) lenses.

	Maximum Member Out-of-Pocket		
	Single Vision	Bifocal & Trifocal	
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	

<sup>&</sup>lt;sup>4</sup> Discounts and maximums may vary by lens type. Please check with your provider.

# Discounts on Non-Covered Exam and Materials

Exams, frames, and prescription lenses: 30% off retail

Lens options, contacts, other

prescription materials: 20% off retail Disposable contact lenses: 10% off retail

### Refractive Surgery

Superior Vision has a nationwide network of refractive surgeons and leading LASIK networks who offer members a discount. These discounts range from 5%-50%, and are the best possible discounts available to Superior Vision.

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 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, AKA The Guardian or Guardian Life

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