



# Summary of Benefits

## Vision Benefit Summary

Group ID:	00488734	Coverage Type:	Contributory
Group Name:	FRASER PUBLIC SCHOOLS	Class:	0002 ALL ELIGIBLE TEACHERS
Waiting Period:	1st of the month following date of hire	As of Date:	10/21/2019

## Plan Information

Your networks are: Davis - Full Feature - Designer and Davis - Full Feature - Premier

## Coverage Information

	Davis - Full Feature - Designer		Davis - Full Feature - Premier	
<b>What's the most cost-effective way to use vision benefits?</b>	You may go to any eye doctor however, if you go to a Davis Vision network provider you will usually pay less.		You may go to any eye doctor however, if you go to a Davis Vision network provider you will usually pay less.	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network

### Co-Pay

	In-Network	Out-Of-Network	In-Network	Out-Of-Network
First service provided		Not applicable		Not applicable
Exams		Exams \$10.00		Exams \$0.00
Materials		waived for non-formulary elective contact lenses \$25.00		waived for non-formulary elective contact lenses \$0.00

	Davis - Full Feature - Designer	Davis - Full Feature - Premier
<b>How often can I obtain service?</b>	<b>Exams:</b> Once a year. <b>Lenses:</b> Once a year. <b>Frames:</b> Once a year. <b>Materials:</b> Once a year.	<b>Exams:</b> Once a year. <b>Lenses:</b> Once a year. <b>Frames:</b> Once a year. <b>Materials:</b> Once a year.

	In-Network	Out-Of-Network	In-Network	Out-Of-Network
<b>Eye exams</b>	Copay applies	Amount over: \$50.00	Copay applies	Amount over: \$50.00

### Lenses

	Davis - Full Feature - Designer		Davis - Full Feature - Premier	
What's the most cost-effective way to use vision benefits?	You may go to any eye doctor however, if you go to a Davis Vision network provider you will usually pay less.		You may go to any eye doctor however, if you go to a Davis Vision network provider you will usually pay less.	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Single vision lenses	Copay applies	Amount over: \$48.00	Copay applies	Amount over: \$48.00
Lined bifocal lenses	Copay applies	Amount over: \$67.00	Copay applies	Amount over: \$67.00
Lined trifocal lenses	Copay applies	Amount over: \$86.00	Copay applies	Amount over: \$86.00
Lenticular lenses	Copay applies	Amount over: \$126.00	Copay applies	Amount over: \$126.00
<b>Contact Lenses</b>				
Conventional	\$65.00, 15% discount on amount over \$65.00.	Amount over: \$65.00	If contact lenses from the formulary are chosen, copay may apply. If the contact lenses from outside the formulary are chosen, amount over \$115.00	Amount over: \$115.00
Planned replacement and disposable	\$65.00, 15% discount on amount over \$65.00.	Amount Over \$65.00	If contact lenses from the formulary are chosen, copay may apply. If contact lenses from outside the formulary are chosen, amount over \$115.00	Amount Over \$105 Copay Waived
Medically necessary	Covered in full with prior approval. Copay does not apply.	Amount over: \$210.00	Covered in full with prior approval. Copay does not apply.	Amount over: \$210.00
Evaluation and fitting	15% off professional fee <sup>1</sup>	Included in Elective Contact Lens allowance	See FootNote <sup>1</sup>	Included in Elective Contact Lens allowance
<b>Frames</b>	\$65.00, 20% discount on amount over \$65.00, except Sam's Club/Walmart. <sup>2</sup>	Amount over: \$48.00	Amount over: \$65.00 <sup>2</sup>	Amount over: \$55.00

	Davis - Full Feature - Designer		Davis - Full Feature - Premier	
What's the most cost-effective way to use vision benefits?	You may go to any eye doctor however, if you go to a Davis Vision network provider you will usually pay less.		You may go to any eye doctor however, if you go to a Davis Vision network provider you will usually pay less.	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network
<b>Lens &amp; Frame Allowance</b>	No discounts	No discounts	No discounts	No discounts
<b>Cosmetic Extras</b>	No additional charge for: Oversize lens, polycarbonate for kids, polycarbonate for adults with strong prescriptions <sup>3</sup> , tinting. Others discounted at 20%-50% off retail price.	No discounts	No additional charge for: Scratch-resistant, UV, and photochromic coatings; intermediate, oversize, polycarbonate and standard progressive lenses; tinting. Others discounted an average of 20%-50% off retail price.	No discounts
<b>Laser correction surgery</b>	Up to 25% off usual and customary.	No discounts	Up to 25% off usual and customary.	No discounts
<b>Hearing</b>	No discounts	No discounts	No discounts	No discounts

## Vision and General Exclusions

### Important information


This policy provides vision care limited benefits health insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. Coverage is limited to those charges that are necessary for a routine vision examination. Co-pays apply. The plan does not pay for:

- Orthoptics or vision training and any associated supplemental testing;
- Medical or surgical treatment of the eye;
- Eye examination or corrective eyewear required by an employer as a condition of employment;
- Replacement of lenses and frames that are furnished under this plan, which are lost or broken (except at normal intervals when services are otherwise available or a warranty exists).

The plan limits benefits for blended lenses, oversized lenses, photochromic lenses, tinted lenses, progressive multifocal lenses, coated or laminated lenses, a frame that exceeds plan allowance, cosmetic lenses; U-V protected lenses and optional cosmetic processes. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract #GP-1-DAVIS-05-VIS et al.

### Laser Correction Surgery

Laser surgery is not an insured benefit. The surgery is available at a discounted fee. The covered person must pay the entire discounted fee. In addition, the laser surgery discount may not be available in all states.

 1 If contact lenses from formulary are chosen, then evaluation and fit may be included. When contact lenses not in the Formulary are chosen and the evaluation, fit and lenses are supplied by the same vision provider at the same time, all can be applied to the elective contact lens allowance.

2 Frames from Davis Vision's Fashion, Designer, or Premier collections are covered in full in excess of the plan's materials copay. Frames from a Davis Vision network provider that are not in the collections are covered up to the plan's retail allowance in excess of the plan's materials copay.

3 Polycarbonate lenses covered in full for monocular patients and patients with prescriptions greater than or equal to +/-6.00 diopters.

This Benefit Summary is for illustrative purposes. Your benefits booklet will show exactly what is covered and/or excluded under your plan. If there is a discrepancy between this Benefit Summary and your benefit booklet, the benefit booklet prevails.

Definitions shown on this site are in summary form and are for general informational purposes. The terms of the insurance contract prevails.