



## Summary of Benefits

### Vision Benefit Summary

<b>Group ID:</b>	00504434	<b>Coverage Type:</b>	Voluntary
<b>Group Name:</b>	MED3000 GROUP, INC	<b>Class:</b>	0001 ALL ELIGIBLE EMPLOYEES RESIDING IN MO, IL, FL OR TX
<b>Waiting Period:</b>	1st of the month following 30 day(s)	<b>As of Date:</b>	03/12/2015

### Plan Information

Your networks are: VSP - Choice Full Feature and Davis - Full Feature - Designer

### Coverage Information

	VSP - Choice Full Feature		Davis - Full Feature - Designer	
<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 VSP 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>Co-Pay</b>				
First service provided	Not applicable		Not applicable	
Exams	Exams \$10.00		Exams \$10.00	
Materials	waived for conventional and planned replacement contact lenses \$25.00		waived for non-formulary elective contact lenses \$25.00	
<b>How often can I obtain service?</b>	<b>Exams:</b> Once a year. <b>Lenses:</b> Once a year. <b>Frames:</b> Once every other year. <b>Materials:</b> Once a year.		<b>Exams:</b> Once a year. <b>Lenses:</b> Once a year. <b>Frames:</b> Once every other 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: \$39.00	Copay applies	Amount over: \$50.00
<b>Lenses</b>				
Single vision lenses	Copay applies	Amount over:	Copay applies	Amount over:

	VSP - Choice Full Feature		Davis - Full Feature - Designer	
<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 VSP 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
		\$23.00		\$48.00
Lined bifocal lenses	Copay applies	Amount over: \$37.00	Copay applies	Amount over: \$67.00
Lined trifocal lenses	Copay applies	Amount over: \$49.00	Copay applies	Amount over: \$86.00
Lenticular lenses	Copay applies	Amount over: \$64.00	Copay applies	Amount over: \$126.00
<b>Contact Lenses</b>				
Conventional	Amount over: \$130.00 <sup>4</sup>	Amount over: \$100.00	\$130.00, 15% discount on amount over \$130.00.	Amount over: \$105.00
Planned replacement and disposable	Amount over \$130.00 <sup>4</sup>	Amount over: \$100.00	\$130.00, 15% discount on amount over \$130.00.	Amount Over \$105.00
Medically necessary	Copay Applies	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>	Not Covered	15% off professional fee <sup>1</sup>	Included in Elective Contact Lens allowance
<b>Frames</b>	\$130.00, 20% discount on amount over \$130.00.	Amount over: \$46.00	\$130.00, 20% discount on amount over \$130.00, except Sam's Club/Walmart. <sup>2</sup>	Amount over: \$48.00
<b>Lens &amp; Frame Allowance</b>	No discounts	No discounts	No discounts	No discounts
<b>Cosmetic Extras</b>	Discounted at an average of 20%-25% providers UCR.	No discounts	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
<b>Laser correction surgery</b>	Average 15% discount off usual price or 5% off promotional price.	No discounts	Up to 25% off usual and customary.	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-VSN-96-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 program are chosen, then re-evaluation and re-fit may be included.

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.

4 Members who currently wear soft contacts or are interested in soft contacts may benefit from our special Choice Contact Lens Care Program. The program is designed to provide members the widest selection of the most popular lenses on the market, including toric, multifocal, and hydrogel lenses. If a member selects a lens from a tier that is above their allowance they pay the difference between their allowance and the tier price. If the member selects a lens from a tier that is below their allowance they may apply the remaining balance toward additional contact lenses. Some members may have additional charges for instruction, training, problem solving, or follow-up services based on the VSP doctor's professional determination.

At Sam's Club/Wal-Mart Vision Centers, members receive Sam's Club/Wal-Mart's everyday low price on frame and contact lenses purchases. For eyeglass lens purchases the member receives the lesser of Sam's Club/Wal-Mart's everyday low price or the Davis Vision fixed charge.

Members will receive 20% off unlimited additional pairs of prescription glasses and non prescription sunglasses valid through any VSP doctor within 12 months of the last covered exam.

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.