



Summary of Benefits

Vision Benefit Summary

Group ID:	00429473	Coverage Type:	Voluntary
Group Name:	TERRANOVA GROUP T/A CHAPEL HILL ACADEMY	Class:	0002 ALL OTHER ELIGIBLE EMPLOYEES EXCEPT 1-1 AIDES
Waiting Period:	1st of the month following 90 day(s)	As of Date:	03/26/2014

Plan Information

Your network is the VSP - Signature Full Feature

Coverage Information

VSP - Signature Full Feature	
What's the most cost-effective way to use vision benefits?	You may go to any eye doctor however, if you go to a VSP network provider you will usually pay less.
	In-Network Out-Of-Network
Co-Pay	
First service provided	Not applicable
Exams	Exams \$10.00
Materials	waived for conventional and planned replacement contact lenses \$10.00
How often can I obtain service?	Exams: Every 12 months Lenses: Every 12 months Frames: Every 12 months Materials: Every 12 months
	In-Network Out-Of-Network
Eye exams	Copay applies Amount over: \$46.00
Lenses	
Single vision lenses	Copay applies Amount over: \$47.00
Lined bifocal lenses	Copay applies Amount over: \$66.00

	VSP - Signature Full Feature	
What's the most cost-effective way to use vision benefits?	You may go to any eye doctor however, if you go to a VSP network provider you will usually pay less.	
	In-Network	Out-Of-Network
Lined trifocal lenses	Copay applies	Amount over: \$85.00
Lenticular lenses	Copay applies	Amount over: \$125.00
Contact Lenses		
Conventional	Amount over: \$120.00	Amount Over \$120
Planned replacement and disposable	Amount over \$120.00	Amount Over \$120
Medically necessary	Copay Applies	Amount over: \$210.00
Evaluation and fitting	15% off professional fee ¹	Not Covered
Frames	\$120.00, 20% discount on amount over \$120.00.	Amount over: \$47.00
Lens & Frame Allowance	No discounts	No discounts
Cosmetic Extras	Discounted at an average of 30%.	No discounts
Laser correction surgery	Average 15% discount off usual price or 5% off promotional price.	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.

Members who currently wear soft contacts or are interested in soft contacts may benefit from our special Signature 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.

30% discount off of additional pairs of prescription glasses as well as non-prescription sunglasses purchased the same day as the member's eye exam from the same VSP doctor who provided the exam. (Members will continue to receive 20% off unlimited additional pairs of glasses 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 prevail.