

Why Vision Insurance?

Eye care is health care. The health of your eyes is an indicator of your overall health, so it's important to have regular eye exams to detect diseases like glaucoma, diabetes, and blindness. Eye exams are also important for children, since good vision is closely linked to doing well in school. So, make sure you and your family visit your vision provider regularly. Vision insurance is a wellness benefit that can keep these important visits affordable by helping to defray costs of eye exams, eyewear, and other vision services.

There are many reasons why seeing an eyecare provider can help improve your health and way of life:

- 1) Early detection:** With regular eye exams, your eyecare professional can detect problems early and prescribe proper treatments to delay or prevent vision loss.
- 2) Fight disease:** Regular eye exams routinely detect early onset of glaucoma and diabetes, among other medical conditions. Left untreated, these diseases can have a devastating effect. Early intervention can result in reducing health concerns and financial impact.
- 3) Protect children's health and development:** Eye exams can play an important role in your child's growth because vision is closely linked to the learning process. Children who have trouble seeing or interpreting what they see will often have trouble with their schoolwork.
- 4) Keep your sight:** Blindness or low vision affects 3.3 million Americans age 40 and over. Researchers predict that figure will reach 5.5 million by 2020.

Source: Study conducted by the Eye Disease Prevalence Research Group and sponsored by the National Eye Institute, 2006

Vision Plans

Visit any doctor with your **Full Feature** plan, but save by visiting any of the 50,000+ locations in the nation's largest vision network.

Your Vision Plan	Full Feature
Network	VSP Network Signature Plan
Copay	
Exams Copay	\$ 10
Materials Copay (waived for elective contact lenses)	\$ 25
Service Frequencies	
Exams	Every 12 months
Lenses (<i>for glasses or contact lenses</i>) ^{‡‡}	Every 12 months
Frames	Every 12 months
Network discounts (cosmetic extras, glasses and contact lens professional service)	Limitless within 12 months of exam.
Dependent Age Limits	26

^{‡‡}Benefit includes coverage for glasses or contact lenses, not both.

YOUR GUARDIAN PLAN OFFERS:

Reduced prices An average 15% to 30% discount off an extensive list of "cosmetic extras", including special lenses and scratch-resistant coatings.

No claims submission for in-network services and supplies.

Did you know?

"Two-thirds of employees would rather trade a vacation day for eyecare benefits." – Bests Review, 2006

PLAN DETAILS

FULL FEATURE

You pay (after copay if applicable):

In-network

Out-of-network

	<i>In-network</i>	<i>Out-of-network</i>
Eye Exams	\$0	Amount over \$50
Single Vision Lenses	\$0	Amount over \$48
Lined Bifocal Lenses	\$0	Amount over \$67
Lined Trifocal Lenses	\$0	Amount over \$86
Lenticular Lenses	\$0	Amount over \$126
Frames	80% of amount over \$130	Amount over \$48
Contact Lenses (<i>Elective</i>)	Amount over \$130	Amount over \$120
Contact Lenses (<i>Medically Necessary</i>)	\$0	Amount over \$210
Contact Lenses (<i>Evaluation and fitting</i>)	15% off UCR	No discounts
Cosmetic Extras	Avg. 30% off retail price	No discounts
Glasses (<i>Additional pair of frames and lenses</i>)	20% off retail price [^]	No discounts
Laser Correction Surgery Discount	Up to 15% off the usual charge or 5% off promotional price	No discounts

This is only a partial list of vision services. Your certificate of benefits will show exactly what is covered and excluded.

[^] For the discount to apply your purchase must be made within 12 months of the eye exam. In addition Full-Feature plans offer 30% off additional prescription glasses and nonprescription sunglasses, including lens options, if purchased on the same day as the eye exam from the same VSP doctor who provided the exam.

For VSP, only charges for an initial purchase can be used toward the material allowance. Any unused balance remaining after the initial purchase cannot be banked for future use. The only exception would be if a member purchases contact lenses from an out of network provider, members can use the balance towards additional contact lenses within the same benefit period.

UNDERSTANDING YOUR BENEFITS—VISION

Bifocal Lenses	Lens with two focal lengths, one for distance and one for near. Usually the distance correction is on top and the correction for near is on the bottom.
Contact Lens	A thin, bowl shaped lens worn on the surface of the eye to correct refractive error.
Contact Lenses (Elective)	Contact Lenses not required for the visual welfare of the patient. This is an optical choice over eyeglasses.
Contact Lenses (Evaluation & fitting)	Provided in addition to the routine eye exam for ensuring proper fit of contacts and evaluating vision with the contacts. Includes prescription, fitting, evaluation, modification and/or dispensing of contact lenses.
Contact Lenses (Medically necessary)	Medically necessary contacts are prescribed by a doctor as required for certain medical conditions that prevent you from wearing eyeglasses. Medically necessary contacts must be pre-approved.
Cosmetic Extras	A lens style, coating, or feature that enhances the appearance or functionality of a lens but is not required to meet the patient's visual needs. Also referred to as Cosmetic Options or Lens Coatings.
Eye Exams	Exam by an eye care practitioner, includes refractive and dilatation testing. Does not include evaluation for contact lenses.
Multifocal Lens	Eyeglass lens incorporating two or more different powers, usually three (trifocal).
In-network charges	Negotiated discounted fees charged by network providers.
Out-of-network charges	Fees charged by providers who are not part of the network. These fees are often higher than in-network charges.
Network Discounts	Discounts on non-covered services and materials that offer added value and savings to members.
PPO (Preferred Provider Organization)	Network of vision providers who have agreed to accept discounted fees from our members as payment in full.
Service frequency	Indicates when you will be eligible again for an exam or materials. These are based on the last date you received an exam or materials.
Single Vision Lens	Lens with one power, as opposed to bifocals, trifocals, quadrifocals or multifocals.

EXCLUSIONS AND LIMITATIONS:

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; and 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:

- On average, 15% off the usual charge or 5% off promotional price for vision laser surgery. Members' out-of-pocket costs are limited to \$1,800 per eye for LASIK and \$1,500 per eye for PRK.
- 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.

It's easy to use your vision benefits. You don't even need an ID card!

Your Guardian vision benefits are designed to save you money on important treatments to keep you healthy, by making it easy for you to find a network provider in your area. The best way to save money is to see a provider in your network.

It's easy to find a network eye care provider:

- Visit www.GuardianAnytime.com and click on **Find a Provider**.
- Under Vision, select VSP Signature as your network
- Follow the easy steps to search.
- You can also find an eye care provider on the go from your smart phone – simply download our app at www.GuardianAnytime.com/mobile.

Once your plan is activated, you can view and print an image of your ID card, which includes your Member ID number, at www.GuardianAnytime.com or through our smart phone app. Use your Group ID number to register. The Group ID number is included in your enrollment material and available from your employer.*

At your first visit with the provider, you can either show them the image of the card, or simply provide your Social Security Number or Member ID number.

*Your Group ID Number is located on the front of your enrollment materials and on the top right corner of the enrollment form.