



## Vision plan benefits for Jackson State University

### Copays

Exam	\$10
Materials <sup>1</sup>	\$25
Contact lens fitting (standard & specialty)	\$30

### Monthly premiums

Emp. only	\$6.30
Emp. + 1 dependent	\$11.51
Emp. + family	\$19.44

### Services/frequency

Exam	12 months
Frame	24 months
Contact lens fitting	12 months
Lenses	12 months
Contact lenses	12 months

(Based on date of service)

### Benefits through Superior National network

	In-network	Out-of-network
Exam (ophthalmologist)	Covered in full	Up to \$50 retail
Exam (optometrist)	Covered in full	Up to \$48 retail
Frames	\$100 retail allowance	Up to \$55 retail
Contact lens fitting (standard <sup>2</sup> )	Covered in full	Not covered
Contact lens fitting (specialty <sup>2</sup> )	\$50 retail allowance	Not covered
Lenses (standard) per pair		
Single vision	Covered in full	Up to \$35 retail
Bifocal	Covered in full	Up to \$50 retail
Trifocal	Covered in full	Up to \$70 retail
Progressives lens upgrade	See description <sup>3</sup>	Up to \$70 retail
Polycarbonate for dependents to age 19	Covered in full	Not covered
Factory scratch coat	Covered in full	Not covered
Contact lenses <sup>4</sup>	\$120 retail allowance	Up to \$100 retail

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements

<sup>1</sup> Materials co-pay applies to lenses and frames only, not contact lenses

<sup>2</sup> Standard contact lens fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only. Specialty contact lens fitting applies to new contact wearers and/or a member who wear toric, gas permeable, or multi-focal lenses.

<sup>3</sup> Covered to provider's in-office standard retail lined trifocal amount; member pays difference between progressive and standard retail lined trifocal, plus applicable co-pay.

<sup>4</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%-30%) 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
Specialty contact lens fit:	10% off retail, then apply allowance

#### Maximum member out-of-pocket

The following options have out-of-pocket maximums<sup>5</sup> on standard (not premium, brand, or progressive) lenses.

	Single vision	Bifocal & trifocal
Scratch coat	\$13	\$13
Ultraviolet coat	\$15	\$15
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>5</sup> Discounts and maximums may vary by lens type. Please check with your provider.

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 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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[superiorvision.com](http://superiorvision.com)

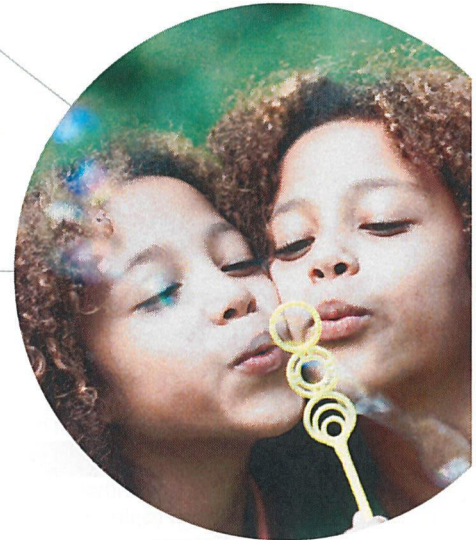
(800) 507-3800

#### Discounts on non-covered exam, services and materials

Exams, frames, and prescription lenses:	30% off retail
Lens options, contacts, miscellaneous options:	20% off retail
Disposable contact lenses:	10% off retail
Retinal imaging:	\$39 maximum out-of-pocket

#### Refractive surgery

Superior Vision has a nationwide network of independent refractive surgeons and partnerships with leading LASIK networks who offer members a discount. These discounts range from 10%-50%, and are the best possible discounts available to Superior Vision.



# Find an in-network provider

It's easy to find an in-network provider. Follow the simple instructions below to get started.

## Here's how to find a provider near you

1. Visit [superiorvision.com](http://superiorvision.com) and click "Locate a Provider."
2. Enter your location information.
3. Select the "Insurance Through Your Employer" option.
4. Pick the **Superior National** network.
5. Choose your desired distance.
6. Select the "Find Providers" button.

**Get Started** - Denotes a required field.

[Click here to use your current location.](#)

Location:

Coverage Type:

Choose Network:

Distance:

**Find Providers**

## Want to narrow your search results?

Once you're at the search results page, you can refine the results by the name of the provider, the name of the practice or the services that are offered.

**Refine Your Search**

Practice Name:

Provider Name:

**Services**

Routine Vision Exam  Medical Vision Exam

Eyewear Dispensed  Medical/Surgical

Contacts Dispensed  Refractive Surgery

Contact Lens Fitting **Spoken Languages**

All Languages

### I found a provider. Now what?

Once you've selected an in-network provider, call them to verify provider network participation, services and acceptance of your vision plan. Not all providers at each office or optical store are in-network providers, nor do they participate in all networks.

from **VersantHealth**

(800) 507-3800 | [superiorvision.com](http://superiorvision.com)



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Online Contact Lens Ordering  
www.svcontacts.com

## SV Contacts

Powered by Arlington Lens Supply



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Shipping/Tracking

Help

Shopping Cart

### Select Your Lenses:

Contact Lens List

#### Contact Lens Types

Daily Disposable

1-2 Week Disposable

1-3 Month Disposable

Conventional (Vial)

Toric

Oxygen Permeable

Colored and Tinted

Bifocal

#### Contact Lens Brands

Bausch & Lomb

Boston

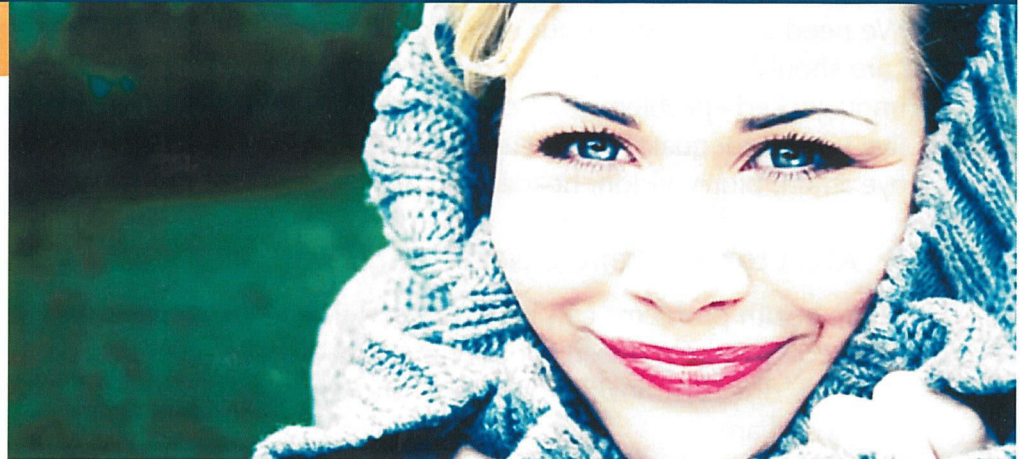
Ciba Vision

Cooper Vision

Johnson & Johnson

Proclear

Vistakon



### Use Your Benefits to Order Contact Lenses Online!

Contact lenses delivered direct to your door!

Now you can use your Vision Benefits to buy contact lenses online! We stock all major brands and types of contact lenses including Acuvue, Focus, Freshlook, Durasoft, Preference and more. It's easy to get your contacts delivered direct to your door, fast!

Every lens is shipped in safe, sealed containers and is guaranteed to be the exact lens prescribed by your doctor, only without the retail prices!



**Superior Vision®**  
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This service is offered exclusively to Superior Vision members, as a value-added service, in conjunction with Arlington Lens Supply.

#### Most Popular Contact Lenses



Focus DAILIES



ACUVUE Advance



Air Optix Night & Day



Soflens 66 Toric

available at [www.superiorvision.com](http://www.superiorvision.com) or [www.svcontacts.com](http://www.svcontacts.com)



## The Importance of Routine Eye Exams

Many consider vision to be their most valued sense. And it is said that 80% of the sensory information that our brain receives comes in through our eyes. Yet, many are unaware of the relationship between overall health and routine eye exams. An eye exam is a comprehensive vision analysis and a gateway for learning about a person's overall health. Routine eye exams have many benefits:

### ▶ Preventive Tool for Overall Health

We need to take care of our eyes like we take care of our bodies and teeth; care should be preventive, not reactive. Many simple vision problems go undiagnosed—problems that could be detected by an eye exam. People don't need to live with inadequate vision, such as seeing objects in the distance or up close, general eye strain, blurry vision, headaches, etc.

### ▶ Alert for Systemic Disease and Eye Conditions

Many health problems can be diagnosed through a comprehensive eye exam. Early detection can help lessen some of the long-term effects and help preserve vision. Systemic diseases, health conditions, and eye disorders that may be identified and diagnosed are:

- Cancer
- Diabetes
- High blood pressure
- High cholesterol
- Cataracts
- Glaucoma
- Macular degeneration
- Retinal detachment

### ▶ Provide Education to Improve Activities of Daily Living

An eye health professional can provide solutions for symptoms you may now or soon be experiencing, and even aid in the potential diagnosis of behavioral problems—particularly in children. They may also educate you on the effects of basic external influences, like your nutrition and vitamin intake. Such education or solutions may help with:

- Computer Vision Syndrome
- UV protection of corneas and retinas
- ADD and ADHD misdiagnoses
- Eye safety awareness
- Reducing the impact of glare on your eyes
- Understanding the effect of standard medications on eyesight