

YOUR VISION BENEFITS

Prepared for the employees of Carthage College

The summary below does not cover all plan details. Further information can be found in the vision benefit handbook, which provides a thorough explanation of your vision plan, including any limitations or exclusions that might apply. If there are any discrepancies between information found here and the group contract, the group contract shall govern.

DeltaVision® Full Plan

Network	Select
Frame/Contact Allowance	\$150/\$150
Copay (exams/standard plastic lenses)	\$20/\$20
Frequency (exams/lenses or contact/frames) Based on date of service, not calendar year	12 months/12 months/24 months
Dependent Age Limit	To age 26

Benefit Details	Network Benefit	Out-of-Network Reimbursement
Comprehensive Glasses Exam	Member pays \$20, plan pays balance	\$35
Retinal Imaging	Member pays up to \$39	N/A
Standard Contact Lens* Fit and Follow-Up	Member pays up to \$40	N/A
Premium Contact Lens** Fit and Follow-Up	10% discount off retail price	N/A
Frames (<i>any available frame at provider location</i>)	\$150 allowance, then 20% off balance	\$75
Laser Vision Correction (<i>Lasik or PRK</i>)	15% off retail price or 5% off promotional price	N/A

Includes Diabetic Eye Care Benefits that provide an additional office visit and diagnostic testing for those who have diabetes.

Standard Plastic Lenses

Single Vision	Member pays \$20, plan pays balance	\$25
Bifocal	Member pays \$20, plan pays balance	\$40
Trifocal	Member pays \$20, plan pays balance	\$55
Standard Progressive	Member pays \$65 plus copy, plan pays balance	\$40
Lens Options		
UV Coating	Member pays \$15	N/A
Tint (<i>solid and gradient</i>)	Member pays \$15	N/A
Standard Scratch Resistance	Member pays \$15	N/A
Standard Polycarbonate	Member pays \$40	N/A
Standard Anti-Reflective Coating	Member pays \$45	N/A
Other Add-Ons and Services	20% off retail	N/A

*Lenses that are spherical power only, soft lens materials, including planned replacement and conventional lenses. Lenses are to be used in a daily wear (removed prior to sleep) mode only.

**Includes all lens powers and designs other than spherical powers (i.e. toric, multifocal, etc.), modes of wear that are extended or overnight schedules, and rigid or gas-permeable materials.

***Medically necessary contacts require authorization from a vision doctor when some conditions are present. Please contact the plan for more information

Contact Lenses – In lieu of glasses (Contact lens allowance covers materials only)

Conventional	\$150 allowance, then 15% off balance	\$120
Disposable	\$150 allowance	\$120
Medically Necessary***	Paid in full by plan	\$200

Additional In-Network Discounts

- 20% discount on items not covered by the plan at network providers. This discount may not be combined with any other discounts or promotional offers. This discount does not apply to an EyeMed® provider's professional services (i.e. exams) or contact lenses. Retail prices may vary by location.
- 40% discount on complete eyeglass purchases after your plan benefits have been fully used (includes prescription sunglasses).
- 15% discount on conventional contact lenses after your plan benefits have been fully used.
- Members can purchase eyeglasses online and apply their in-network eyeglass benefits at www.glasses.com, lenscrafters.com, targetoptical.com, rayban.com.
- Members can purchase contact lenses online and apply their in-network contact lenses benefits at www.contactsdirect.com.
- Discounts do not apply for benefits provided by other group benefit plans.

How to Maximize Your DeltaVision Plan

- Use providers participating in your vision plan network; your benefit dollars will go farther at participating providers. For an up-to-date listing of EyeMed providers in your area, visit our website at <https://www.deltadentalwi.com/vision> or call EyeMed's Customer Care Center at 844-848-7090.
- For laser vision correction, LASIK*Plus* is the network provider offering members additional benefits. Additional information can be obtained by calling 1-800-988-4221 or visiting evemedlasik.com.
- Use your full benefit allowance. Frames and lenses (plastic or contact) each have an annual benefit allowance. **The benefit allowance must be used on a single day purchase; there is no remaining balance if entire allowance is not used after initial purchase.**
- Frequency of benefits: your benefit frequency is based on date of service, not calendar year. For example, you'll be covered for another pair of glasses 12 months after your last eye exam.
- Participating providers may offer promotional pricing on vision materials. You can partake in either the DeltaVision Network Benefit or the promotional price available, but not both. Your provider can help you to determine which is best for you. If you select the promotional pricing you can submit your expenses for Out-of-Network Reimbursement.
- Prescription sunglasses can be purchased with your benefit allowance for frames and plastic lenses.
- A 20% discount may be available on selected brands of non-prescription sunglasses from participating providers — ask your vision provider.
- Premium progressive lenses are more costly than standard progressive lenses. Please discuss your costs for progressive lenses with your vision provider.

Plan Limitations/Exclusions

- Orthoptic or vision training, subnormal vision aids, and associated supplemental testing.
- Medical and/or surgical treatment of the eye, eyes, or supporting structures.
- Corrective eyewear required by an employer as a condition of employment, and safety eyewear unless specifically covered under the plan.
- Services provided as a result of any worker's compensation law.
- Plano nonprescription lenses and nonprescription sunglasses (except for 20% discount).
- Aniseikonic lenses.
- Services or materials provided by any other group benefit providing vision care.
- Two pairs of glasses in lieu of bifocals.
- Lost or broken materials are not covered.

DeltaVision is underwritten by Wyssta Insurance Company.