

Vision Plan Benefits for McCoy Federal Credit Union

Co-Pays	
Exam	\$10
Materials ¹	\$10
Contact Lens Fitting (standard & specialty)	\$30

Bi-Weekly Premiums	
Emp. only	\$3.50
Emp. +1 dependent	\$7.00
Emp. + family	\$11.70

Services/Frequency	
Exam	12 months
Frame	12 months
Contact Lens Fitting	12 months
Lenses	12 months
Contact Lenses	12 months

(Based on date of service)

Benefits through Superior National Network

	<u>In-Network</u>	<u>Out-of-Network</u>
Exam (Ophthalmologist)	Covered in full	Up to \$33 retail
Exam (Optometrist)	Covered in full	Up to \$28 retail
Frames	\$125 retail allowance	Up to \$58 retail
Contact Lens Fitting (standard ²)	Covered in full	Not covered
Contact Lens Fitting (specialty ²)	\$50 retail allowance	Not covered
Lenses (standard) per pair		
Single Vision	Covered in full	Up to \$28 retail
Bifocal	Covered in full	Up to \$40 retail
Trifocal	Covered in full	Up to \$53 retail
Progressives (standard) ³	Covered in full	Up to \$40 retail
Polycarbonate for dependent children	Covered in full	Not covered
Contact Lenses ⁴	\$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

¹ Materials co-pay applies to lenses and frames only, not contact lenses

² See your benefits materials for definitions of standard and specialty contact lens fittings

³ If premium progressive lenses are selected, members receive an allowance based on the provider's charges for standard progressive lenses.

⁴ 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 standard progressive retail

The following options have out-of-pocket maximums⁵ on standard (not premium, brand, or progressive) lenses.

	<u>Maximum Member Out-of-Pocket</u>	
	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

Discounts on Non-Covered Exam and Materials

Exams, frames, and prescription lenses:	30% off retail
Lens options, contacts, other prescription materials:	20% off retail
Disposable contact lenses:	10% off retail

⁵ Discounts and maximums may vary by lens type. Please check with your provider.

SuperiorVision.com

Customer Service

800.507.3800

Refractive Surgery

Superior Vision has a nationwide network of refractive surgeons and leading LASIK networks who offer members a discount. These discounts range from 15%-50%, and are the best possible discounts available to Superior Vision.

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.

