

# Member Guide

## Using Your Superior Vision Plan



### Please Read This Important Information Before Using Your Benefits

Welcome to Superior Vision. This Member Guide explains some of your vision plan's more important features. Please read both sides to get a better understanding of how to use your vision benefits.

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**Your Superior Vision Plan** Your vision benefits include a comprehensive eye exam, frames and lenses or contact lenses, a Contact Lens Fitting exam, and value-extending discounts. When visiting an in-network provider, you are only responsible for paying applicable co-pays and for items that are not covered or that exceed your benefit limitations. When visiting out-of-network providers, you pay their fees up front, and then file a claim with Superior Vision for reimbursement according to your out-of-network benefits schedule. We recommend calling Customer Service before using an out-of-network provider to verify benefits and to see if there is an in-network provider that can meet your needs.

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**Finding a Provider** Our provider directory, available online at [SuperiorVision.com](http://SuperiorVision.com), enables you to find an in-network provider in your area. Our vast provider network includes MDs, ODs, and retail chain locations. Before visiting your provider, please confirm the services and discounts offered.

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**Member Co-Pays** A co-pay is a fee you are required to pay for certain products or services when using an in-network provider.

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**Benefits Frequency** Your benefits frequency determines how often you may utilize your benefits – every 12 or 24 months, depending on the service. Make sure to know if your benefits are based on the “calendar year” or “date of service”, as this will guide when you can next utilize your benefits. Your Benefit Summary sheet and our website's secure member portal outline your specific details.

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**ID Cards and Your ID Number** Upon enrollment, each enrolled employee is issued an ID card. Your ID number is used to manage benefits, eligibility, authorizations, and claims for you and your family. Additional or replacement cards may be printed directly from the member portal on our website, or requested via phone or email from our Customer Service department.

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**Contact Lens Fitting Exam** A Contact Lens Fitting (CLF) exam is separate from a routine eye exam, and is specifically used to determine the correct size, shape, and type of contact lens that best suits a patient's needs. A *standard* CLF is for current contact lens wearers. This benefit is covered in full with a co-pay. A *specialty* CLF is for first-time contact lens wearers or individuals who wear toric lenses, rigid gas permeable lenses, or multifocal lenses. There is a \$50 allowance for a specialty CLF; you are responsible for any overage.

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Single vision, Bifocals, Trifocals, and Progressive Lenses

Single vision lenses and multifocal lenses such as bifocals and trifocals are covered-in-full after your applicable materials co-pay. If you select progressive lenses, you pay the difference between the provider's in-office retail price of your chosen standard progressive lens and the retail price of the provider's standard lined *trifocal*, minus a 20% discount with participating providers.

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Discount Features

To extend the value of your benefits, we offer discounts on any frame or contact lens allowance overage, a variety of lens upgrades and add-ons, and on additional frame, lens options, and contact lens purchases. Services must be obtained from a provider indicated in our provider directory as accepting the discount features as there are some providers who do not. Discounts may vary so check with your provider before seeking services. The discount features are not insurance.

*Coupons, promotions, or sales*

The discounts offered through participating providers may not be used in conjunction with coupons, promotions, sales, or other types of discounts.

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Wellness Program

- SmartAlert
- Vision Care Learning Center

With a comprehensive eye exam, your eye care provider (ECP) can look within your eyes to identify early signs of eye issues like macular degeneration, glaucoma, dry eye, or computer vision syndrome. They can also find symptoms of diabetes, hypertension, high cholesterol, and cancer. Our SmartAlert vision wellness tool includes a *My Vision Lifestyle Update* form and a *Provider Communication* form within the member portal that will help you to share these possible diagnoses with your ECP and your health plan doctors.

The Vision Care Learning Center on our website provides a wealth of vision and eye care information, links, and up-to-date industry articles. We want you to have the tools to maintain your eye health and stay informed.

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Out-of-Network Claims

To submit an out-of-network claim, obtain a claim form either from the member section of our website, or from Customer Service. Complete the claim form and attach your original receipt or itemized bill that explains what services were provided. Mail or fax these to Customer Service at Superior Vision, P.O. Box 967, Rancho Cordova, CA 95741, Fax 916.852.2277. You will be reimbursed the allowable amount as outlined in your Benefits Summary.

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