

BALANCED CARE VISION PLAN INSURANCE: VISION OPTION 2

Vision insurance is underwritten by Standard Insurance Company

BENEFIT	DEDUCTIBLE AND COVERAGE
Annual eye exam*	Deductible, then covers up to \$50
Single vision lenses*	Deductible, then covers up to \$40
Bifocal lenses*	Deductible, then covers up to \$60
Trifocal lenses*	Deductible, then covers up to \$75
Progressive lenses*	Deductible, then covers up to \$80
Lenticular lenses*	Deductible, then covers up to \$80
Frame*	Deductible, then covers up to \$80
Contact Lenses	Covers up to \$100

**Deductible applies to exams/hardware only, not contact lenses.*

Plan specifics:

- Choice of any vision care provider.
- Member is responsible for any deductible, if applicable, and any cost over the specified plan benefits.
- Employee pays \$20 annual deductible on exams and hardware (eyeglass lenses/frames).
- Frequency for exam/lenses/frames is 12/12/24 months (contacts are in lieu of eyeglasses, but selecting contacts does not reset the frame frequency).
- Claims are reimbursed based on a schedule of benefits.

Eligibility requirements:

- Active employees working a minimum of 17.5 hours per week or the number of hours weekly required by the employer.
- All active employees will be eligible on the first day of the month following their eligibility period.
- Spouses and/or children, including natural born, step, and legally adopted, to age 26 are eligible.
- Directors are not eligible.

Monthly rates:

- Employee (tier 1).....\$ 6.75
- Employee + spouse (tier 2).....\$13.49
- Employee + 1 child (tier 3).....\$13.49
- Family; employee + 2 or more dependents (tier 4)...\$18.70

Enrollment information:

- Employees are eligible to enroll in vision coverage at the time of hire or during open enrollment in January.
- For new employees enrolling mid-year, vision must continue for one year from the effective date.
- Tier changes to membership can be made during open enrollment in January only.
- Exceptions will be made for tier changes **only when** an employee or family status change occurs due to loss of coverage, marriage, birth, death, or divorce (confirmation of prior coverage required).
- Drop coverage changes are allowed mid-year after the one-year waiting period is satisfied.
- If vision coverage is voluntarily dropped or terminated, the employee and eligible dependents may not re-enroll for two years from the first of the month following the date of cancellation.

This is intended to provide a brief overview of benefits. For a complete summary of covered services, limitations, and exclusions, please refer to your schedule of benefits and the certificate of coverage provided by Standard Insurance Company. For more information call 1-888-419-8322 or 402-475-8322 in Lincoln.