

# COMPARISON OF BENEFITS FOR VISION PLANS

Covered Services	Primary Vision Care Services		Superior Vision	
	Network	Non-Network	Network	Non-Network
<b>Eye Exams</b>	\$0 copay No limit to frequency	Plan reimburses up to \$40 Limit one exam	\$10 copay Limit one exam per calendar year	Plan pays up to: \$34 MD \$26 OD
<b>Lenses Per Pair</b>	You pay wholesale cost No limit to number of pairs	You pay normal doctor's fees, reimbursed up to \$60 for one set of lenses and frames per year	\$25 copay for replacement lenses. Lenses copay is waived if one set of lenses is purchased simultaneously with frame. Limit one pair per calendar year Single focal, lined bifocal, lined trifocal covered in full	Plan pays up to: \$26 single \$39 bifocal \$49 trifocal \$49 standard progressive \$78 lenticular
<b>Frames</b>	You pay wholesale cost No limit to number of frames	You pay normal doctor's fees, reimbursed up to \$60 for one set of lenses and frames per year	\$25 copay for new frames, then plan pays up to \$150 retail Limit one per calendar year	Plan pays up to \$81
<b>Contact Lenses</b>	You pay wholesale cost for annual supply of contacts	Limit of one set annually in lieu of eyeglasses You pay normal doctor's fees reimbursed up to \$60	\$25 copay for lens fitting exam, one per calendar year Plan pays up to \$120 retail allowance, in lieu of glasses After exam copay, medically necessary contacts covered in full Standard contact lens fitting covered in full; Specialty contact lens fitting \$50 retail allowance	Plan pays up to \$100 all contacts In lieu of glasses Plan pays up to \$210 medically necessary contact lenses Contact lens fitting exam not covered (Standard not covered; specialty not covered)
<b>Laser Vision Correction</b>	Through nJoy Vision in Oklahoma City Discount up to \$1,000 off Lasik	No benefit	Discount available	Discount available

This is only a sample of the services covered by each plan. For services not listed in this comparison chart, contact each plan. Refer to the Contact Information at the back of this guide.

	Vision Care Direct		VSP	
Covered Services	Network	Non-Network	Network	Non-Network
<b>Eye Exams</b>	\$15 copay for full comprehensive exam including dilation	Reimbursed up to \$50	Covered in full after \$10 copay	Reimbursed up to \$45 after \$10 copay
<b>Lenses Per Pair</b>	\$15 copay Single vision, bifocal, trifocal, lenticular lenses At a PLUS PLAN Provider, you receive free upgrades for HD polycarbonate, no-line progressive lenses with high quality anti-reflection, scratch and UV coatings (refer to Vision Notes for details)	Reimbursed up to: \$50 single \$75 bifocal \$100 trifocal \$100 progressive	Covered in full after \$25 materials copay Polycarbonate lenses covered in full for dependent children Standard progressives covered in full	Reimbursed up to: \$30 single \$50 bifocal \$65 trifocal \$50 progressive After \$25 materials copay
<b>Frames</b>	Covered in full up to \$130 for any frame	Reimbursed up to \$60	Covered in full up to \$170 or \$220 for featured frame brands 20% discount on any overage	Reimbursed up to \$70 after \$25 materials copay
<b>Contact Lenses</b>	No copay for fitting fee \$130 allowance, in lieu of glasses \$250 allowance for medically necessary contacts	\$80 allowance, in lieu of glasses	\$120 allowance, in lieu of glasses Up to \$60 copay for contact lens exam (fitting and evaluation) Medically necessary contacts are covered in full after the \$25 material copay	Reimbursed up to \$105, in lieu of glasses Medically necessary contacts are covered up to \$210 after the \$25 copay
<b>Laser Vision Correction</b>	Up to \$1,000 discount at any one of our Lasik providers. Go to: <a href="http://ok.vision/lasik-discount-network">ok.vision/lasik-discount-network</a>	No benefit	Average discount of 15% off regular price or 5% off promotional price	No benefit

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## VISION PLAN NOTES

**PVCS:** The only Oklahoma owned and operated vision care plan with unlimited network services. Member must select either network or non-network for entire year. Network services are unlimited. Non-network services (one eye exam, one set of eyeglasses or contacts) are limited to once annually. A \$50 service fee applies to soft contact lens fittings; a \$75 service fee applies to rigid or gas permeable contact lens fittings or refittings; and a \$150 service fee applies to hybrid contact lens fittings or refittings. Simple replacements are not assessed with these fees. Limitations/exclusions include the following: 1) Medical eye care, 2) Vision therapy, 3) Non-routine vision services and tests, 4) Luxury frames, 5) Premium prescription lenses, and 6) Nonprescription eyewear. For more information or detail, call 888-357-6912.

**Superior Vision:** Materials copay applies to lenses and/or frames. Discounts for lens add-ons will be given by contracted providers with a “DP” in their listing. Online, network contact lens materials available at [www.svcontacts.com](http://www.svcontacts.com). Exams, lenses and frames are provided once per calendar year. Progressive lenses (no-line bifocals) – you pay the difference between the retail price of the selected progressive lens and the retail price of the lined trifocal. The difference may also be subject to a discount with provider offices that accept our discount plans. Standard contact lens fitting applies to an existing contact lens user who wears disposable, daily wear or extended wear lenses only. The specialty contact lens fitting applies to new contact lens wearers and/or members who wear toric, gas permeable or multifocal lenses.

**Vision Care Direct:** With VCD you can get your exam, frames, and lenses with free upgrades (high definition polycarbonate and progressive lenses with premium anti-reflective and UV coatings) for \$30. Other plans may offer discounts for extra services, but we include the extras the doctor wants you to have. What would normally cost you over \$300 for progressive lenses will cost you much less with VCD. Choose any frame up to \$130 and simply pay the difference if you go over. When you compare the total cost of your premiums and what you spend in the doctor’s office you will see, in most cases, we offer a plan that will cost you less money overall. We are an Oklahoma-owned and operated company, which means customer service is here in the state to help you anytime you need help. It also means that you support your local community and schools when you buy a plan based in Oklahoma! VCD is not an insurance company so our focus is on delivering the very best patient care with quality materials at a very affordable price because we want you to SEE THE DIFFERENCE. Visit [www.okstate.vision](http://www.okstate.vision) for more information and to search for providers. (To get the free upgrades mentioned above be sure to look for the “VCD Plus” logo when searching for a provider.) If you have questions or want more information, call 855-918-2020 or email [oklahoma@visioncaredirect.com](mailto:oklahoma@visioncaredirect.com).

**VSP:** Exam, lenses and frame benefit provided annually. The \$25 materials copay applies to lenses or frames, but not to both. Copays/prices listed are for standard lens options. Premium lens options will vary. If choosing a frame valued at more than the allowance, member saves 20 percent on out-of-pocket costs when using a VSP doctor. Member receives an extra \$50 toward frame allowance when selecting a Marchon frame. Contact lenses are in lieu of spectacle lenses and frame. The \$120 network allowance applies to the contact lenses. With a VSP provider, the contact lens exam (fitting and evaluation) is covered in full after a copay up to \$60. The \$105 non-network allowance applies to the contacts and contact lens exam. Contact lens exam is performed in addition to your routine eye exam to check for eye health risks associated with improper wearing or fitting of contacts. Prescription glasses – member receives an extra 20 percent off additional complete pairs of glasses, sunglasses or lens options at any VSP provider within last 12 months from exam. Contact VSP or visit [vsp.com](http://vsp.com) to learn more. VSP members can now use and integrate their benefits online, via [eyeconic.com](http://eyeconic.com). Oklahoma enrollees can virtually try on each pair in the extensive catalog of glasses and sunglasses. Members can order glasses and contacts while using their VSP benefit. In addition to your VSP vision insurance, any additional savings will automatically be applied at the time of purchase. Frames can be sent directly to your door, or your provider’s office for a final fitting, adjustment, and confirmation you are completely satisfied.