



SCHEDULE OF BENEFITS – CITY OF MARSHFIELD / WI

FIXED RATE INSURED PLAN DESIGN

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
LENSES Once Every 12 Months	Standard Glass or Plastic Covered 100%	Single Vision Up to \$20 Bi-focal Up to \$26 Tri-focal Up to \$32 Lenticular Up to \$80
LENS OPTIONS TINTS	Covered 100%	Up to \$6.
FRAME Once Every 24 Months	Covered up to \$82 Retail Allowance (20% discount off remaining balance over \$82 allowance) ³	Up to \$35
CONTACT LENSES Once Every 12 Months	(In lieu of Lenses)	(In lieu of Lenses)
ELECTIVE	Covered up to \$100 Retail Allowance (15% discount (Conventional) or 10% discount (Disposable) off remaining balance over \$100) ⁴	Up to \$50
EVALUATION & FITTING ¹	Covered 100%	Daily Wear: \$20 / Extended Wear: \$30
MEDICALLY NECESSARY ²	Covered 100%	\$200

¹Only covered if member chooses Contact Lenses.

²Prior Authorization required from NVA

³Discount does not apply at Wal-Mart/Sam's Club locations or for certain proprietary frame brands or where prohibited by law. Discounts are not insured benefits.

⁴Discount does not apply at Wal-Mart/Sam's Club locations, Cole corporate locations (if applicable) or Contact Fill. Prohibited by some manufacturers or where prohibited by law. Discounts are not insured benefits.

NOTE: If covered participants choose extra options, they are responsible for the additional cost of the options paid directly to the ECP



FIXED PRICING ON LENS OPTIONS

LENS OPTIONS	FIXED FEES	LENS OPTIONS	FIXED FEES
Polycarbonate SV	\$25.00	Progressives (Standard)*	\$50.00
Polycarbonate BI	\$30.00	Progressives (Premium)*	\$100.00
Polycarbonate TRI	\$30.00	Scratch-Resistant Coating (Standard)	\$10.00
Transitions SV (Standard)	\$65.00	UV Coatings	\$12.00
Transitions BI (Standard)	\$70.00	Polarized	\$75.00
Transitions TRI (Standard)	\$70.00	High Index	\$55.00
Glass Photogrey SV	\$20.00	Blended Bifocals (Segment)	\$30.00
Glass Photogrey BI	\$30.00	Anti-Reflective Coatings (Standard)	\$40.00
Glass Photogrey TRI	\$30.00		

*Fixed pricing not available on certain brands.

Note: Fixed prices are available in-network only. Members receive a 20% courtesy discount on lens options not listed above. Fixed prices/courtesy discount do not apply at Wal-Mart/Sam's Club locations. Discounts are not insured benefits. In certain states, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers.

ADDED VALUE SERVICES INCLUDED

MAIL ORDER CONTACT LENS REPLACEMENT PROGRAM	See NVA Value-Added Services at No Additional Cost section on the subsequent page for more details about the NVA Mail Order Contact Lens Replacement Program
LASIK SURGERY	Extensive discounts at participating LASIK Providers. In certain states, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers.

NVA EYEESENTIAL® PLAN

After the enrolled member has exhausted their funded benefit, they are eligible to access the EYEESENTIAL® Plan discount on additional purchases during the plan period.

NVA introduces the EYEESENTIAL® Discount Plan – a low cost, member-friendly vision discount plan which includes significant discounts on materials through participating NVA network ECPs. Below is the plan design.

SERVICE OR MATERIAL	MEMBER COST
COMPREHENSIVE VISION EXAMINATION (INCLUDING DILATION AS PROFESSIONALLY INDICATED)	Balance after \$10 Discount
LENSES	STANDARD GLASS OR PLASTIC
SINGLE VISION	\$35.00
BIFOCAL	\$55.00
TRIFOCAL	\$70.00
LENTICULAR	\$70.00
LENS OPTIONS	
UV COATING	\$12.00
TINT (SOLID & GRADIENT)	\$12.00
SCRATCH RESISTANT COATING (STANDARD)	\$15.00
POLYCARBONATE (STANDARD)	\$35.00
ANTI-REFLECTIVE COATING (STANDARD)	\$45.00
POLARIZED	\$75.00
TRANSITIONS (STANDARD)	Single Vision - \$65.00 Bifocal & Trifocal - \$70.00
PROGRESSIVE (STANDARD)	\$50.00 + Bifocal/Trifocal Charge
OTHER ADD-ON SERVICES	20% off retail
FRAMES (Any eligible frame at ECP's location)	35% off retail
CONTACT LENSES (Discount does not apply at Contact Fill)	
CONVENTIONAL	15% off retail price
DISPOSABLE	10% off retail price
FITTING AND FOLLOW UP	10% off retail price
Please Note: The NVA EYEESENTIAL® Plan is available at an in-network provider only. Frequency of use is unlimited. EYEESENTIAL® Discount Program prices do not apply at select retail locations including Wal-Mart/Sam's Club locations due to Wal-Mart/Sam's Club Everyday Low Prices and Cole corporate locations. In certain states, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers.	



EXCLUSIONS

Standard Exclusions unless otherwise identified in the Proposed Schedule of Benefits

The following benefits are not payable under this Policy for services or materials connected with or charges arising from (unless otherwise indicated in the Proposed Schedule of Benefits):

1. Aniseikonic Lenses; Subnormal visual aids; Orthoptic, vision training, and any associated supplemental testing;
2. Broken, lost or stolen lenses, contact lenses, or frames will not be replaced except in the next Benefit Frequency when Vision Materials would next become available.
3. Services or materials provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof;
4. Services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order;
5. Corrective eyewear required by an employer as a condition of employment; and safety eyewear unless specifically covered under plan.
6. Medical and/or surgical treatment of the eye, eyes or supporting structures;
7. Two pair of glasses in lieu of bifocals;
8. Plano (non-prescription) lenses; non-prescription sunglasses.

TERMINATION PROVISION

Coverage will end on the earliest of: the date the policy ends; the date the employee's employment ends; or the date the employee is no longer eligible.