

LAKEVIEW COMMUNITY SCHOOLS - Vision Benefits Plan

Administrators, Teachers, Support Staff

The Plan-at-a-Glance Benefit Year – January 1 through December 31

Vision Examination Covered at 100% of Reasonable & Customary (R&C)

Following \$6.50 Copay

Spectacle Lenses (Pair):

Single Vision Covered at 100% of R&C

Bifocal Following \$18 Combined Deductible for Lenses and Frames
Trifocal According to Limits & Exclusions

Lenticular

Frames Covered Up to \$65

Following \$18 Combined Deductible for Frames and Lenses

Contact Lenses (Pair)

Cosmetic/Elective (Includes Vision Exam and Fitting)

Medically Necessary

Covered up to \$90

Covered at 100% of R&C

Extra Lens Features – Tinted, Photochromic (Transition), Polycarbonate to age 19, Polarized, Oversize and Blended Lenses, Rimless Drill

Limits & Exclusions

- 1. Plan participants are limited to one vision examination during a benefit year
- 2. Plan participants are limited to one pair of corrective spectacle lenses and one frame during a benefit year
- 3. Plan participants may choose between eyeglasses or contact lenses, but not both

No Payments will be made for the following:

- 1. Non-corrective eyeglass or contact lenses
- 2. Vision therapy or subnormal vision aids
- 3. Medical or surgical treatment of the eyes
- 4. Replacement of lost or broken lenses or frames if benefits applicable to the replacement were previously provided during the benefit year
- Charges with respect to which benefits are provided under any Workers' Compensation or similar law
- 6. Vision examination, lenses or frames which would have been furnished without cost in the absence of this insurance or for which an insured person has no legal obligation to pay
- 7. The cost of frames that exceeds the plan allowance
- 8. Extra charges for any lens treatments and coatings not listed under Extra Lens Features
- 9. The additional cost of progressive lenses
- 10. Charges for cosmetic (elective) contact lenses, including the exam, prescription and fitting fee, that exceed the annual plan allowance

Note: For each benefit year, covered charges for contact lenses are in lieu of all other covered charges during the benefit year for each insured person.