



## Vision Plan Benefits for North Dakota Public Employees Retirement System

| Co-Pays  | Monthly Premiums          | Services/Frequency                           |
|--|---------------------------|--|
| Exam \$0   | Emp. only \$6.64          | Exam 1 per calendar year                     |
| Materials <sup>1</sup> \$35                      | Emp. + spouse \$13.28     | Frame 1 per calendar year                    |
| Contact Lens Fitting (standard & specialty) \$35 | Emp. + child(ren) \$12.10 | Contact Lens Fitting 1 per calendar year     |
|  | Emp. + family \$18.74     | Lenses 1 pair per calendar year              |
|  |                           | Contact Lenses 1 allowance per calendar year |

### Benefits

|  | In-Network                   | Out-of-Network     |
|--|------------------------------|--------------------|
| Exam (Ophthalmologist)                         | Covered in full              | Up to \$45 retail  |
| Exam (Optometrist)                             | Covered in full              | Up to \$45 retail  |
| Frames   | \$75 retail allowance        | Up to \$40 retail  |
| Contact Lens Fitting (standard)                | Covered in full              | Not covered        |
| Contact Lens Fitting (specialty <sup>2</sup> ) | \$50 retail allowance        | Not covered        |
| Lenses (standard) per pair                     |                              |                    |
| Single Vision                                  | Covered in full              | Up to \$35 retail  |
| Bifocal  | Covered in full              | Up to \$50 retail  |
| Trifocal                                       | Covered in full              | Up to \$70 retail  |
| Progressive lens upgrade                       | See description <sup>3</sup> | Up to \$70 retail  |
| Contact Lenses <sup>4</sup>                    | \$100 retail allowance       | Up to \$100 retail |

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements

<sup>1</sup> Materials co-pay applies to lenses and frames only, not contact lenses

<sup>2</sup> The specialty contact lens fitting is for new contact lens wearers and/or a member who wears toric, gas permeable, or multifocal lenses.

<sup>3</sup> Covered to provider's in-office standard retail lined trifocal amount; member pays difference between progressive and standard retail lined trifocal, plus applicable co-pay

<sup>4</sup> Contact lenses are in lieu of eyeglass lenses and frames benefit

### Discount Features

Look for providers in the Provider Directory who accept discounts, as some do not; please verify their services and discounts (range from 10%-30%) prior to service as they vary.

#### Discounts on Covered Materials

|               |  |
|---------------|--|
| Frames:       | 20% off amount over allowance  |
| Lens options: | 20% off retail   |
| Progressives: | 20% off amount over retail lined trifocal lens, including lens options |

The following options have out-of-pocket maximums<sup>5</sup> on standard (not premium, brand, or progressive) lenses.

|                           | Maximum Member Out-of-Pocket |                    |
|---------------------------|------------------------------|--------------------|
|                           | Single Vision                | Bifocal & Trifocal |
| Scratch coat              | \$13                         | \$13               |
| Ultraviolet coat          | \$15                         | \$15               |
| Tints, solid or gradients | \$25                         | \$25               |
| Anti-reflective coat      | \$50                         | \$50               |
| Polycarbonate             | \$40                         | 20% off retail     |
| High index 1.6            | \$55                         | 20% off retail     |
| Photochromics             | \$80                         | 20% off retail     |

#### Discounts on Non-Covered Exam and Materials

|   |                |
|---|----------------|
| Exams, frames, and prescription lenses:               | 30% off retail |
| Lens options, contacts, other prescription materials: | 20% off retail |
| Disposable contact lenses:                            | 10% off retail |

<sup>5</sup> Discounts and maximums may vary by lens type. Please check with your provider.

**SuperiorVision.com**  
**Customer Service**  
**800.507.3800**

### Refractive Surgery

Superior Vision has a nationwide network of refractive surgeons and leading LASIK networks who offer members a discount. These discounts range from 15%-50%, and are the best possible discounts available to Superior Vision.

*The Plan discount features are not insurance.*

*All allowances are retail; the member is responsible for paying the provider directly for all non-covered items and/or any amount over the allowances, minus available discounts. These are not covered by the plan.*

*Discounts are subject to change without notice.*

*Disclaimer: All final determinations of benefits, administrative duties, and definitions are governed by the Certificate of Insurance for your vision plan. Please check with your Human Resources department if you have any questions.*

