



### Please Read This Important Information Before Using Your Benefits

Welcome to Superior Vision! We want you to get the most from your vision plan. This document explains some of your plan's more important features. Before using your benefits, please read both sides of this Member Guide. You will have a better understanding of how to use your vision benefits to help you save money while managing your vision health and general wellness.

Topic	Description
<b>Your Superior Vision Plan</b>	Your benefits are offered through a PPO (Preferred Provider Organization) plan. This means that you can buy products or obtain services through any provider you choose, though you'll generally pay less through our in-network providers. Our in-network providers may collect an amount from you (called a co-pay), and Superior Vision pays the rest, according to our pre-agreed rates. When visiting an in-network provider, you are generally responsible for paying extra only for items that are not covered or that exceed your benefit limitations. The administration of your benefits from an in-network provider will work more efficiently if you pay <b>only</b> for any applicable co-pays or overages. When visiting out-of-network providers, you pay their fees up front, and then file a claim with Superior Vision for reimbursement according to your benefits schedule.
<b>Member Co-pays</b>	A co-pay is a fee you may be required to pay for certain products or services when using an in-network provider. If you visit an out-of-network provider, the co-pay amount may be deducted from your reimbursement.
<b>Discount Plans</b>	Our discount plans extend the value of your covered benefits when used at select providers. In addition to standard exams, frames and lenses, our providers often offer discounts on your out-of-pocket frame costs as well as some of the most common lens options. You can also receive discounts on additional pairs of glasses or contacts. Some of our retail chains offer unique discount programs specifically for our members. Ask your store for details.
<b>Contact Lens Fit Exam</b>	A contact lens fit exam is separate from a routine eye exam, and is specifically used to determine the correct size, shape, and type of contact lens that best suits patients' needs. A standard fit exam is for current contact lens wearers. A specialty fit exam is for first-time contact lens wearers, or individuals who wear toric lenses, rigid gas permeable lenses, or bifocal or multifocal lenses. Contact lens fit exams, if covered, are separate from routine eye exams, contact lens allowances or glasses benefits.
<b>Bifocals, Trifocals, and Progressive Lenses</b>	Multi-focal lenses, including bifocals and trifocals, are eligible for coverage through your benefits plan. If you select the increasingly-popular no-line or "progressive" lenses you will pay the difference between the retail price of the desired lens and a lined trifocal.

If you have any questions, we invite you to visit [www.SuperiorVision.com](http://www.SuperiorVision.com) for more information, or call us toll-free at 1-800-507-3800.

**\*DISCLAIMER:** All final determinations of coverage are governed by the Certificate of Insurance for your vision plan. Not all benefits, features and/or options described here are available for all members. Please check with your Benefits Administrator or Human Resources Department if you have questions about what is covered by your plan.





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<b>Out-of-Network Providers</b>	You can obtain services from the provider of your choice, even if they are not a Superior Vision in-network provider. Though not required, we recommend that you call Customer Service before using an out-of-network provider to verify your coverage and limits or to see if there is an in-network provider that meets your needs.
<b>Coupons, Sales, and Promotions</b>	Your benefits provide discounted rates from in-network providers, and cannot be used in conjunction with coupons, promotions, sales or other types of discounts. If you have questions about this, call our Customer Service before you seek services.
<b>Anniversary vs. Calendar Year</b>	Depending on your coverage, your benefit frequency may be determined by "anniversary year" or "calendar year". An "anniversary date" is determined by when your last services were provided. For example, if you are eligible for an exam every 12 months, and your last exam was March 10, 2008, you would be eligible for your next exam on March 10, 2009. Calendar year eligibility resets each new calendar year, regardless of when services were last rendered. For example, if you are eligible for an exam every calendar year, and you received your last exam on March 10, 2008, you would be eligible for your next exam any time after January 1, 2009.
<b>Directory Codes</b>	Because our provider network consists of many individuals with distinct specialties, our printed and web-based provider directories display codes (or "keys") next to each provider's name and address to show which services they offer. A complete list of these codes and what they mean is printed on the front of the Superior Vision provider directory and on the provider search page on the <a href="http://www.SuperiorVision.com">www.SuperiorVision.com</a> web site. Before visiting or making an appointment with your chosen provider, please review these codes to make sure the services offered by that provider will meet your needs.
<b>ID Cards and Unique ID Number</b>	Each subscriber (or family) is issued an ID card with a unique number when their benefits begin. Please record this number. Your unique ID number can be used by our members and providers to manage benefits, eligibility, claims, and authorizations through our web site. Additional or replacement cards may be printed directly from the member portal at <a href="http://www.SuperiorVision.com">www.SuperiorVision.com</a> or requested via phone or email through our Customer Service department.
<b>Out-of-Network Claims</b>	To submit an out-of-network claim, send your original itemized billing or receipt from the out-of-network provider, describing all of the services and materials provided to you, along with your name, address and the authorization/eligibility number you received when you called our Customer Service prior to visiting the out-of-network provider. Mail this to Superior Vision Services, P.O. Box 967, Rancho Cordova, CA 95741.

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