



Your NVA EyeEssential® Plus Benefit Summary

Berkley School District

Effective: 07/01/2012

Effective: 07/01/2020

Group Number: 51984

National Vision Administrators, L.L.C. (NVA) has been contracted by your group to offer a comprehensive vision care plan to you and your eligible family members. Founded in 1979, NVA manages vision benefit services for approximately seven (7) million covered lives nationally.

How Your Vision Care Program Works

For your convenience, at the start of the program, you will receive two identification cards with participating providers in your zip code area listed on the back.

When scheduling your comprehensive eye exam, please notify the NVA participating provider of your choice that your program is administered by NVA. Then at the time of your appointment, simply present your NVA identification card; the provider will inform you of your status prior to rendering any services. Discounted costs are the responsibility of the member at time of service. (Be sure to inform the provider of your medical history and any prescription or over-the-counter (OTC) medications you may be taking.)

Eligibility

Eligible members and dependents are entitled to receive one (1) vision examination once every [12 months from the last date of service]. There is no limit to the number of times you or your eligible dependent(s) may use your identification

card to obtain discounts on eyewear. **Please Note:** This card cannot be used in conjunction with any other offer (including, but not limited to, coupons, special promotions, etc.).

To verify your benefit eligibility prior to calling or visiting your eye care provider, please visit our website at www.e-nva.com, or download our mobile app by searching NVA Vision, or contact NVA's Customer Service Department toll-free at 1-800-672-7723 (TDD line 1-888-820-2990) or NVA's Interactive Voice Response (IVR). Customer Service is available 24 hours a day, 7 days a week, 365 days a year. Any question any time.

Schedule of Vision Benefits		
Benefit	Participating Provider	Non-Participating Provider
Examination** once every [12 months]	Covered 100% after \$25.00 co-pay	Reimbursement up to \$50.00
Frames	Retail less 35%	n/a
Lens Type	Glass or Plastic	Glass or Plastic
Single Vision	\$35.00	n/a
Bifocal	\$55.00	n/a
Trifocal	\$70.00	n/a
Lenticular	\$70.00	n/a
Contact Lens*		
Evaluation/Fitting	Retail less 10%	n/a
Conventional	Retail less 15%	n/a
Disposable	Retail less 10%	n/a
<p>*Discount is not applicable to mail order; however, you may get <u>even</u> better pricing through Contact Fill.</p> <p>Regardless of medical or optical necessity, vision benefits are not available more frequently than specified in your policy.</p> <p>Due to their everyday low prices, Wal-Mart / Sam's Club stores participate in the Eye Essential Plus program but do not accept the discount prices above. Doctors affiliated with Wal-Mart / Sam's Club are not Wal-Mart/Sam's Club employees; therefore, participation for exams varies. Some optometrist affiliated with Optical Retail locations (i.e., LensCrafters, Walmart, Visionworks, etc.) are independent providers and may not participate in the NVA program.</p>		

Examination

The comprehensive exam includes case history, examination for pathology or anomalies, visual acuity (clearness of vision), refraction, tonometry (glaucoma test) and dilation (if professionally indicated). Comprehensive eye examinations can aid in the early detection of ocular diseases and other serious medical conditions, diabetes and cardiovascular disease for example.

Frames

Select any frame from the participating provider's inventory. The participating provider will charge you their reasonable and customary fee less thirty-five percent (35%). Frame choices may vary from office to office.



Get a Better View

Lenses

NVA provides discounted coverage for standard eyeglass lenses, glass or plastic. Lens options purchased from a participating provider can be obtained at the amounts listed in the fixed-option pricing list below:

\$12 Solid / Gradient Tint	\$50 Progressive Lenses Standard (<i>fixed pricing not available on certain brands</i>)
\$15 Standard Scratch-Resistant Coating	\$65 Transitions Single Vision Standard
\$12 Ultraviolet Coating	\$70 Transitions Multi-Focal Standard
\$45 Standard Anti-Reflective	\$35 Polycarbonate (Single Vision)
\$75 Polarized	\$35 Polycarbonate (Multi-Focal)

Options not listed will be priced by NVA providers at their reasonable and customary retail price less 20%. Some optometrist affiliated with Optical Retail locations (i.e., LensCrafters, Walmart, Visionworks, etc.) are independent providers and may not participate in the NVA program.

Contact Lenses

The participating provider will charge his or her reasonable and customary fee less fifteen percent (15%) for conventional contact lenses and his or her reasonable and customary fee less ten percent (10%) for disposable contact lenses and the contact lens fitting and follow-up.

NVA also provides you with the convenience and savings of Contact Fill, our mail order contact lens replacement program, online at www.contactfill.com or by calling (866) 234-1393. The same brand name contact lenses you receive from your local retailer are also available through Contact Fill with significant savings and the ease of home delivery. Due to the competitive and already low pricing available through Mail Order, the contact lens discount does not apply.

Non-Participating Providers

You will be responsible for one hundred percent (100%) of the cost at the time of service at a non-participating provider. You can request a claim form from NVA via the website www.e-nva.com or you may submit receipts along with a letter containing the member's full name, patient's full name, address, ID# and sponsoring organization to NVA, P.O. Box 2187, Clifton, NJ 07015.

Laser Eye Surgery

NVA has chosen **The National LASIK Network** to serve their members. This network was developed by **LCA Vision** in 1999 and is one of the largest panels of LASIK surgeons in the U.S. Members are entitled to significant discounts and a free initial consultation with all in-network providers. Check our website for more details!

Hearing Discount: You will receive up to 60% savings at participating provider locations through NationsHearing®

Benefits at Participating Providers

Highlights of the vision care benefit provided are:

- Extensive national provider network with enhanced in-network benefits: Examination covered in full (after co-pay, if applicable), standard Eyeglass Lenses at a discounted fixed cost, discount on any Frames of your choice, discount on Contact Lenses

Participating providers are not contractually obligated to offer sale prices in addition to the outlined coverage.

Plan Specific Details Online

The NVA website is easy to use and provides the most up to date information for program participants:

- Locate a nearby participating provider by name, zip code, or City/State, verify eligibility for you or a dependent
- View benefit program and specific detail, review claims, print ID cards (if your program allows), nominate a non-participating provider to join the NVA network

If you are not a registered subscriber, you can still search our providers online by selecting the "Find a Provider" link on our home page. Enter group number [51984000701](http://www.e-nva.com) or the group number on the identification card, and enter in your search parameters.

****The proposed vision insurance program is insured through Fidelity Security Life Insurance Company (FSL) Kansas City, MO. Fidelity Security Life Insurance Company brings over 45 years of underwriting experience in the insurance industry since 1969.**

Fidelity Security Life Insurance Company has been rated A (Excellent), based on an analysis of financial position and operating performance, by A.M. Best Company, an independent analyst of the insurance industry, For the latest rating, access www.ambest.com.

Some provisions benefits, exclusions or limitations listed herein may vary depending on your state of residence.

Exclusions: No benefits will be paid for services or materials connected with or charges arising from: orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; medical and/or surgical treatment of the eye, eyes or supporting structures; any Vision Materials; any Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment; safety eyewear; services 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; services or materials provided by any other group benefit plan providing vision care; or services rendered after the date an Insured Person ceases to be covered under the Policy, except when the services rendered to the Insured Person are within 31 days from the date of such order.

Limitations: Fees charged by a Provider for services other than a covered benefit must be paid in full by the Insured Person to the Provider. Such fees or materials are not covered under the Policy.

At NVA, We Work Only for Our Clients.

This document is intended as a program overview only and is not a certified document of the individual plan parameters.

National Vision Administrators, L.L.C. • PO Box 2187 • Clifton, NJ 07015 • Web: www.e-nva.com • Toll-Free: 1.800.672.7723

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Policy Nos. VC-108, VC-109, VC-110; Form NOS. M-9142, M-9143, M-9144, M-9167



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