

WELCOME TO STATE OF TEXAS VISION

Your vision benefits

State of Texas Vision offers vision care benefits through Superior Vision Services, Inc. These include:

- eye exams
- prescription eyewear, including prescription sunglasses, and
- contact lenses.

Participants have access to **Superior's National** provider network of independent ophthalmologists and optometrists and the country's top 50 optical retail chains.¹



Importance of an Eye Exam

A routine eye exam is important for correcting vision problems and maintaining healthy eyes and overall wellness. During an eye exam, providers look for signs that may indicate other vision and health issues—from macular degeneration and glaucoma to diabetes and high cholesterol.

If you are diagnosed with an eye disease such as glaucoma, you will need to see a medical doctor and you should refer to your health plan. If your health plan does not offer benefits for corneal diseases or injuries, please contact Superior Vision for information about benefits offered through State of Texas Vision.

Choose Your Savings

Monthly rates effective
September 1, 2020 – August 31, 2021

		COBRA	COBRA disability
You only	\$5.12	\$5.22	\$7.68
You and spouse	\$10.24	\$10.44	\$15.36
You and child(ren)	\$11.01	\$11.23	\$16.52
You and family	\$16.13	\$16.45	\$24.20
Surviving spouse only	\$5.12		
Surviving spouse and children	\$11.01		
Surviving child(ren) only	\$5.89		

Enrolling is Easy

You can enroll in State of Texas Vision:

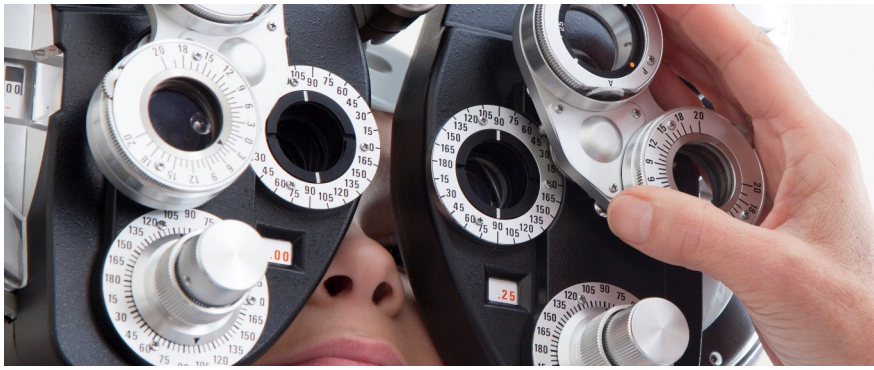
- within 31 days of your hire or rehire date,
- during Summer or Fall Enrollment and
- within 31 days of a qualifying life event.

Learn more:

Email: erscontact@superiorvision.com
 Phone: (877) 396-4128 TTY: 711
 Monday–Friday: 7 a.m. – 8 p.m. CT
 Saturday: 10 a.m. – 3:30 p.m. CT
 Visit www.StateofTexasVision.com for details about:

- Vision benefits
- Locating an in-network provider or nominating a provider for the network
- Reimbursement for non-network claims
- Navigating the website

¹ Based on SVS National Network, 2019.



QUALITY BENEFITS

Vision Benefits Summary

BENEFITS	IN-NETWORK	NON-NETWORK
Exam	\$15 copay¹	Up to \$40 after \$15 copay
Contact lens fitting (standard ²)	\$25 copay¹	Up to \$100 retail
Contact lens fitting (specialty ²)	\$35 copay¹	Up to \$100 retail
Lenses (standard) per pair:		
• Single vision	\$10 copay¹	Up to \$30 retail
• Bifocal	\$15 copay¹	Up to \$45 retail
• Trifocal	\$20 copay¹	Up to \$60 retail
Lens Options (standard):		
• Progressive	\$70 copay¹	Not covered
• Polycarbonate	Up to \$50 copay¹	Not covered
• Scratch coat	Up to \$10 copay¹	Not covered
• Ultraviolet coat	Up to \$10 copay¹	Not covered
• Tints, solid or gradient	Up to \$10 copay¹	Not covered
• Anti-reflective coat	Up to \$40 copay¹	Not covered
Frames or Contact Lenses ³	\$200 retail allowance⁴	Up to \$75 or Up to \$150 retail ⁵

Each vision plan benefit can be used every plan year, per person.

All allowances are at retail value; participant is responsible for any amount over the allowance, minus available discounts.

¹ Covered in full after copay is met.

² A Contact Lens Fitting exam has its own copay and is separate from the eye exam copay. Standard Contact Lens Fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only. Specialty Contact Lens Fitting applies to new contact wearers and/or a participant, who wears toric, gas permeable, or multi-focal lenses.

³ Contact lenses are in lieu of eyeglass lenses and frame benefit. This allowance can be used once every plan year.

⁴ All costs and allowances are retail; you are responsible for any charges in excess of the retail allowances.

⁵ Up to \$75 retail reimbursed for non-network frames or up to \$150 retail reimbursed for non-network contact lenses .

All final determinations of benefits, administrative duties, and definitions are governed by the Master Benefit Plan Document.

Nominate a Provider

The **Superior National** network is made up of more than 90,000 providers nationwide. Superior Vision continuously works to enhance its network.

If your eye care provider does not participate in the Superior National network, you may nominate him or her by submitting a Provider Nomination form which can be found on the website, or by calling Customer Service.

The credentialing process can take up to 60 days. Superior considers all nominations; however, the provider's response, location, or other qualifying guidelines may restrict their participation.

95%

The average percentage of vision plan participants who see an in-network provider¹

165.1 million

Adults over age 18 who wear glasses²

In-Network and Non-Network Providers

1. What do I pay my in-network provider?

Pay your in-network provider any applicable copays, plus the cost of any services or materials that are not covered by or exceed your benefit plan coverage.

2. What if my eye doctor is not listed as an in-network provider?

If you have verified that your provider does not participate in the **Superior National** network, submit a Provider Nomination form or call Customer Service to nominate a provider.

3. May I go to a non-network provider?

Yes. You and your dependents may access services from a non-network provider. You will be reimbursed at the non-network rate detailed in your Member Handbook.

4. How can I use my benefit when seeking services from a non-network provider?

First, verify that the provider you wish to see is not in the network. Then, schedule your appointment and pay the provider in-full for the services rendered. When you use non-network providers, you will pay higher out-of-pocket costs. To be reimbursed for a non-network service, submit a claim form and your itemized receipt via fax or email to Superior Vision. You will be reimbursed up to the allowable amount as outlined in your plan details. Download a claim form from the State of Texas Vision website.



Additional Discounts

Superior Vision offers discounts through certain in-network providers. These discounts can reduce the retail charges for a variety of lens upgrades and add-ons, overages on frame allowances, and/or additional frame and lens purchases. Discounts may vary by provider and location—contact your provider before your visit to verify their participation. Discounts are subject to change without notice and do not apply if prohibited by the manufacturer.

Vision Correction Surgery (LASIK)

Superior Vision offers discounts on vision correction surgery through a nationwide network of refractive surgeons. These discounts range from 15% to 50% off the typical cost of these procedures.

¹ Based on internal Superior Vision data, 2013–2016.

² Based on data from The Vision Council, US Optical Overview and Outlook June 2019.

ID Cards

- **Where do I get my ID card?**

We will send you one ID card by your effective date. The card is for you and your covered dependents. Additional ID cards are available at no cost from the State of Texas Vision website or through the Superior Vision mobile app. You can also call Customer Service to request one.

- **Do I need to show my ID card to the in-network provider to receive services?**

No, although the ID card includes helpful information and phone numbers for the provider to reference regarding your benefits or discounts. While you don't need your card, **you must identify yourself as a State of Texas Vision participant.**

Using Your Benefits

- **Do I need an authorization number or will I need to file a claim for services from an in-network provider?**

No, the in-network providers will handle the authorization and claims-filing process for you.

- **May I go to one provider for the eye exam and another provider for eyewear?**

Yes. With State of Texas Vision you have the flexibility to choose the provider who best matches your needs and budget. Each provider will contact Superior Vision to verify your eligibility.

- **How does the retail frame allowance work?**

Your frame allowance is \$200. If the retail price of the frame is greater than \$200, you will pay the difference. If the price of the frame is less than the allowance—for example \$100—you forgo any remaining allowance. You cannot use any remaining allowance for additional purchases.

- **Is the contact lens fitting exam an additional charge from the eye exam?**

Yes. A CLF exam measures and examines your eyes to evaluate them for contacts. It is a separate evaluation of your eye and therefore is a stand-alone benefit. The additional copay for a CLF exam is either \$25 or \$35 depending on your needs. See details in the benefits chart.

- **How can I use my elective contact lens allowance?**

If you choose to wear contact lenses in lieu of glasses as your vision correction, the allowance may be used to purchase any type of elective contact lenses. The allowance is cumulative—you can choose to use it all at once or throughout the plan year until you spend the full \$200. Your benefit is greater when dispensed by an in-network provider.

- **Does the eye exam include dilation of the eyes?**

Dilation is not always necessary as part of a comprehensive eye exam, but when recommended by the eye care provider, it is covered. Retinal imaging, digital retinal exams, and fundus photography are not covered and you will be responsible for the charges.

- **May I use in-store specials, promotions, or coupons along with my vision plan benefits?**

Your in-network benefits and discounts cannot be used in conjunction with coupons, promotions, sales or other types of discounts. If you choose to take advantage of a sale, coupon, or other in-store special—from an in-network or non-network provider—you will need to pay the provider in full and submit your itemized receipt to Superior Vision for reimbursement at the non-network rates.

- **What happens if I select materials and services that are NOT covered?**

You are responsible for the full amount of any materials and services that are not covered by your benefits. This may include allowance overages, certain lens options, or materials after you have exhausted your benefits. Based on the provider selected, discounts may apply.

- **Do I need to purchase “insurance” on my glasses from the provider?**

Some providers offer a warranty on broken, lost, or stolen materials. This warranty is not a covered benefit nor administered by State of Texas Vision or Superior Vision. Should you decide to purchase a warranty policy, it will be at your own expense.

