



SCHEDULE OF BENEFITS: FULLY INSURED – RETIREES (EFFECTIVE 01/01/2025)

Copayments (in-network only)			
Examination Copay			\$0
Lenses Only Copay			\$0
Frame Copay			\$0
Contact Lenses			\$0
Contact Lens Fit/Follow-up			\$20 Standard Daily Wear/\$30 Standard Extended Wear/\$50 Specialty Wear
Benefits	Frequency	In-Network	Out-of-Network
Eye Examination			
Routine Examination	Once every 12 months	Covered 100%	Up to \$28
Contact Lens Fit/Followup¹			
Standard Daily Wear	Once every 12 months	Covered 100%	Up to \$37
Standard Extended Wear	Once every 12 months	Covered 100%	Up to \$37
Specialty Wear	Once every 12 months	Covered 100%	Up to \$37
Lenses (Standard Glass or Plastic) includes Oversized			
Single Vision	Once every 12 months	Covered 100%	Up to \$26
Bifocal	Once every 12 months	Covered 100%	Up to \$40
Trifocal	Once every 12 months	Covered 100%	Up to \$52
Intermediate Vision Lenses	Once every 12 months	Covered 100% after \$30 copay	Up to \$40
Lenticular	Once every 12 months	Covered 100%	Up to \$52
Lens Options			
Solid Tints	Once every 12 months	Covered 100%	Up to \$7.50
Fashion Gradient Tint	Once every 12 months	Covered 100%	Up to \$7.50
Scratch-Resistant Coating (Standard)	Once every 12 months	Covered 100% after \$10 copay	Up to \$10
Glass Photogrey – Single Vision	Once every 12 months	Covered 100% after \$15 copay	Up to \$20
Glass Photogrey – Multifocal	Once every 12 months	Covered 100% after \$20 copay	Up to \$30
Ultraviolet Coating	Once every 12 months	Covered 100% after \$12 copay	Up to \$12
Anti-Reflective Coating (Standard)	Once every 12 months	Covered 100% after \$35 copay	Up to \$35
Anti-Reflective Coating (Premium)	Once every 12 months	Covered 100% after \$48 copay	Up to \$35
Anti-Reflective Coating (Ultra)	Once every 12 months	Covered 100% after \$60 copay	Up to \$35
Blended Bifocals (Segment)	Once every 12 months	Covered 100% after \$20 copay	Up to \$30
Transitions (Standard)	Once every 12 months	Covered 100% after \$65 copay	Up to \$65 Single Vision/\$70 Multifocal
Polarized	Once every 12 months	Covered 100% after \$75 copay	Up to \$75
Polycarbonate – under age 26	Once every 12 months	Covered 100% after \$20 copay	Up to \$25 Single Vision/\$30 Multifocal
Progressives (Standard)	Once every 12 months	Covered 100% after \$50 copay	Up to \$50
Progressives (Premium)	Once every 12 months	Covered 100% after \$85 copay	Up to \$15
Progressives (Ultra)	Once every 12 months	Covered 100% after \$85 copay	Up to \$15
Frames			
Retail Frame Allowance	Once every 12 months	Covered up to \$100	Up to \$32
20% Discount on Frame Balance ²		Yes	N/A
Contact Lenses			
In lieu of Eyeglasses (Lenses/Frames)			
Elective	Once every 12 months	Covered up to \$100	Up to \$60
15% discount on Conventional/10% discount on Disposable on remaining balance ³		Yes	N/A
Visually Necessary ⁴	Once every 12 months	Covered 100%	Up to \$375

¹Only covered if member chooses contact lenses.
²Discount does not apply for certain proprietary frame brands or where prohibited by law. Discounts are not insured benefits.
³Discount does not apply at Contact Fill. Prohibited by some manufacturers or where prohibited by law. Discounts are not insured benefits.
⁴Subject to criteria as defined in the insurance policy. Includes fitting & follow-up.
 Note: If covered participants choose extra options, they are responsible for the additional cost of the options paid directly to the provider. Per the State of New Mexico's Department of Insurance regulations, any covered resident of the State of New Mexico must be provided a state-approved plan design which may differ from the plan design selected. Benefits apply to in-store services only at all retail locations.

If you have any changes such as a name or address change and or adding/deleting individuals, please contact the Newman Co at 516-488-1100.



Fixed Pricing on Lens Options

Lens Option	Fixed Fee	Lens Option	Fixed Fee
Polycarbonate SV – age 26 & over	\$25	Blue Light Blocker (Standard)	\$40
Polycarbonate BI – age 26 & over	\$30	Blue Light Blocker (Premium)	\$60
Polycarbonate TRI – age 26 & over	\$30	Blue Light Blocker (Ultra)	\$150

Note: Members pay the lower of the fixed price or 20% off the provider's usual and customary price. Fixed prices are available in-network only. Members receive a 20% courtesy discount on lens options not listed above. Discounts are not insured benefits. In certain states, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers. Some optometrists affiliated with Optical Retail locations (i.e., Visionworks, etc.) are independent providers and may not participate in the NVA program.

Added-Value Services Included

Mail Order Contact Lens Replacement Program	See Appendix section for more details about the NVA Mail Order Contact Lens Replacement Program
Lask Discount	Extensive discounts at participating LASK Providers. In certain states, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers. Services provided by The National LASK Network and LaskPlus Vision Centers and affiliated physicians are solely their responsibility. NVA makes no representation regarding the quality of services or the credentials of their physician providers.
Retinal Imaging	Member cost of \$39 for a routine retinal scan
Hearing Discount	Up to 60% savings at participating provider locations through NationsHearing®

EYEESSENTIAL® Discount Plan

After the enrolled member has exhausted their funded benefit, they are eligible to access the EYEESSENTIAL® Plan discount on additional purchases during the plan period.

NVA introduces the EYEESSENTIAL® Discount Plan – a low cost, member-friendly vision discount plan which includes significant discounts on materials through participating NVA network providers. Below is the plan design.

Service or Material	Member Cost
Comprehensive Vision Examination (Including dilation as professionally indicated)	Balance after \$10 Discount
Lenses	Standard Glass or Plastic
Single Vision	\$35.00
Bifocal	\$55.00
Trifocal	\$70.00
Lenticular	\$70.00
Lens Options	
UV Coating	\$12.00
Tint (Solid & Gradient)	\$12.00
Scratch-Resistant Coating (Standard)	\$15.00
Polycarbonate (Standard)	\$35.00
Anti-Reflective Coating – Tier 1	\$45.00
Polarized	\$75.00
Transitions (Standard)	Single Vision - \$65.00 / Bifocal & Trifocal - \$70.00
Progressive – Tier 1 & Tier 2	\$50.00 + Bifocal/Trifocal Charge
Other Add-On Services	20% off retail
Frames (Any eligible frame at provider's location)	35% off retail
Contact Lenses (Discount does not apply at Contact Fill)	
Conventional	15% off retail price
Disposable	10% off retail price
Fitting and Follow Up	10% off retail price

Please Note: The NVA EYEESSENTIAL® Plan is available at an in-network provider only. Frequency of use is unlimited. Some retailers utilize everyday low pricing or fixed pricing and as a result pricing will be different at these locations. In certain states, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers. Some optometrists affiliated with Optical Retail locations (i.e., Visionworks, etc.) are independent providers and may not participate in the NVA program. Before receiving services, members should confirm the doctor's participation in the plan.

Exclusions (Standard Exclusions unless otherwise identified in the Proposed Schedule of Benefits)

The following are not payable under this Policy for services or materials connected with or charges arising from (unless otherwise indicated in the Proposed Schedule of Benefits):

1. Aniseikonic Lenses; Subnormal visual aids; Orthoptics, vision training, and any associated supplemental testing
2. Broken, lost or stolen lenses, contact lenses, or frames will not be replaced except in the next Benefit Frequency when Vision materials would next become available
3. Services or materials 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
4. Services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order
5. Corrective eyewear required by an employer as a condition of employment; and safety eyewear unless specifically covered under plan
6. Medical and/or surgical treatment of the eye, eyes or supporting structures
7. Two pair of glasses in lieu of bifocals
8. Plano (non-prescription) lenses; non-prescription sunglasses

Termination Provision

Coverage will end on the earliest of: the date the policy ends; the date the employee's employment ends; or the date the employee is no longer eligible.

If you have any changes such as a name or address change and or adding/deleting individuals, please contact the Newman Co at 516-488-1100.

A NETWORK WITH MORE CHOICES

It all starts with a comprehensive eye examination

Today, eye examinations are about more than just getting eyeglasses—they consider a person's overall health. Eye examinations can detect eye diseases like glaucoma or cataracts. They can also identify signs of other diseases, such as high blood pressure, diabetes and high cholesterol.

NVA's vision care programs include a comprehensive eye examination as an important part of keeping members in good health.

We offer members a broad, quality network

NVA's National Provider Network has over 114,500 providers in private practice and at national and regional optical retailers. NVA's national network includes:

- Optometrists (O.D.)
- Ophthalmologists (M.D.)
- Opticians

The diversity of our network provides the right selection to match member lifestyle and budget, which can lead to smarter decisions when it comes to their vision care.

We credential all network providers following National Committee for Quality Assurance (NCQA) guidelines developed to improve healthcare quality.



Network providers use NVA's secure, HIPAA-compliant provider website to check member eligibility, view claims history, receive authorizations, and submit claims electronically.

Members can make convenient appointments

Our network is diverse and includes optical retail locations. These retail locations provide evening and weekend service hours that are normally not available through a network comprised solely of providers in private practice.

As a result, 94% of members use network providers, keeping their costs down.

Members always have a choice

- Members can use the same participating provider for all their vision care or choose one provider for examinations and another for eyewear. There are no member ID cards required and no claim forms to complete.
- Members can also use a non-participating provider and simply submit a claim for reimbursement according to the group's selected schedule of benefits.

LOWER MEMBER OUT-OF-POCKET COSTS

NVA Smart Buyer® Program

Our web-based NVA Smart Buyer® tools help members use their vision benefit to full potential, while keeping out-of-pocket expenses to a minimum. Since NVA is the only major managed vision benefit company that does not profit from the sale of eyewear, we are in a unique position to deliver conflict-free information to your members.

NVA Smart Buyer® Provider Search Tool

For example, **NVA Smart Buyer®** search tool empowers members to find nearby participating providers not only by location but by how many different frames are available within their benefit allowance.

NVA Smart Buyer® Guides

NVA's web-based **NVA Smart Buyer® Guides** offer advice on factors to consider when selecting lenses and frames, such as:

- How prescription strength impacts frame selection
- Lifestyle considerations related to eyeglass choices
- Frame types and materials
- Cosmetic considerations
- Eyewear fittings
- Children's eyewear



Benefit Discounts

In addition to our comprehensive benefit designs, NVA further reduces member out-of-pocket costs through fixed pricing discounts on the most highly-requested lens options, and courtesy discounts on other lens types, frames, and contact lenses. Discounts are based on the network provider selected, manufacturer and applicable state law.

VALUED-ADDED SERVICES

EYEESENTIAL® Discount Plan

NVA offers our EYEESENTIAL® discount plan—a low cost, member-friendly vision plan, which includes significant discounts on materials through participating providers when allowed by law.

If a member has already used his or her benefit allowance, they are eligible to access the EYEESENTIAL® Plan discounts on additional purchases—for example, a second pair of eyeglasses or contact lenses—during the benefit period, as outlined in the schedule of benefits. Discounts are based on the network provider selected and applicable state law.

Contact Fill®

NVA offers a discounted mail order contact lens replacement program through our affiliate, Contact Fill, LLC. This benefit offer members significant savings and the added convenience of direct delivery at no cost to the group.

NVA members can use their NVA benefit at www.contactfill.com without the need of a claim form.



Lasik Surgery Discounts

NVA offers members discounts on laser vision correction services through the National LASIK Network with approximately 550 locations including 70 LasikPlus Vision Centers, nationwide.

The National LASIK Network offers members:

- Free consultation with all in-network providers
- Member discounts of 5%-15% (not available to the public)

Please note: Services provided by The National LASIK Network and LasikPlus Vision Centers and affiliated physicians are solely their responsibility. NVA makes no representation regarding the quality of the services or the credentials of their physician providers.



Hearing Discount

NVA members receive discounts on hearing exams and aids through NationsHearing®.

NationsHearing® Program offers:

- Annual hearing test with no out-of-pocket cost
- Access to a nationwide network of 8,000+ providers
- Hearing aids available from all major manufacturers
- Low pricing and a 60-day, 100% money-back guarantee
- Concierge services by dedicated Member Experience Advisors
- Three follow-up visits with your provider
- 3-year manufacturer's repair warranty
- 3 years of batteries included*
- One-time replacement coverage for lost, stolen or damaged hearing aids**
- 12- and 18-month financing options available with 0% APR, no money down



*Not applicable to the purchase of rechargeable hearing aid models. **Deductibles may apply

SMARTER MEMBER CARE

Member Services available 24/7/365

Members can speak with live, U.S.-based Member Service Representatives 24 hours a day, 7 days a week, for additional help with:

- Member profiles
- Claim status and procedures
- Explanation of payments
- Utilization history
- Plan provisions
- Locate nearby network providers

Members can also call NVA's toll-free member service number to use the interactive voice response (IVR) system for common questions, including:

- Checking eligibility
- Determining claims status
- Locating convenient network providers

Member website at www.e-nva.com

In addition to NVA's advanced web-based *Smart Buyer*® tools, our website at www.e-nva.com empowers members with the following capabilities:

- View claims history
- View eligibility and specific plan design
- Print identification cards (when permitted by the group)
- Locate participating providers
- Nominate providers to the network
- Access information on eye wellness



"So happy with NVA. Their mission of helping members get affordable glasses is something we greatly value." – Cheryl Hamerski, UFCW Local 23 and Employers Benefit Funds

CONTACT FILL®

DISCOUNT MAIL-ORDER CONTACT LENS REPLACEMENT PROGRAM

Members can order discounted contact lenses online and apply it to their NVA benefit through our affiliate, Contact Fill, LLC. No claim submission required on orders.

Members receive:



DISCOUNTED PRICING

on brands you trust



EASY ORDERING and

one-step reorder



STANDARD SHIPPING

fast

Below are three different options for ordering and reordering lenses:

- **Website:** www.contactfill.com
- **Phone.** (866) 234-1393 (The average phone order takes less than four minutes to complete.)
- **Mail.** Contact Fill, LLC., 5040 Ritter Road, Mechanicsburg, PA 17055

A valid prescription is required to dispense contact lenses by mail.

Ordering contact lenses from Contact Fill is...



EASY



FAST



RELIABLE

Contact Fill's licensed optician will verify a participant's prescription with the provider, for phone and email orders. All orders are shipped in unmarked packages via United Parcel Service or U.S. First Class Mail and are dispensed from our Mechanicsburg, PA location.

To learn more, visit the website at www.contactfill.com.

Contact Fill is a registered mark of Contact Fill, LLC.

LASIK DISCOUNT

NATIONAL LASIK NETWORK

LASIK is one of the most popular elective eye-related procedures today.

Many members who wish to eliminate or reduce their dependence on glasses or contacts choose laser vision correction as a solution.

- There are approximately 60 million people in the U.S. who are candidates for laser vision correction.*
- Over 7 million patients treated in the U.S. since FDA approval in October 1995.*
- Members are becoming savvy in their purchasing habits and expect their plan to offer savings on this popular procedure.
- A Lasik program completes a strong health and wellness portfolio that employers and employees value and expect.
- Laser Vision Correction is an eligible FSA (Flexible Spending Account) expenditure according to the IRS** allowing members to realize even greater savings by utilizing pre-tax dollars.
- A comprehensive LASIK exam to determine candidacy may also reveal existing unknown eye health issues such as Keratoconus and macular degeneration.

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*Industry data obtained from Market Scope

**www.irs.gov

What is Lasik?

LASIK – Laser-assisted In Situ Keratomileusis is a refractive procedure used to change the shape of the cornea.

The Lasik Experience

Eyesight is not something to be taken for granted. For those who are dependent on contacts or glasses to correct their vision, LASIK is a very popular alternative.

Millions of people have experienced the benefits of laser vision correction. For many, it means much more than the convenience of not wearing glasses or contacts. Comments from those who have LASIK range from "Thank you!" to "LASIK is a truly life-changing experience."