



Borough of Naugatuck and Board of Education

More,
for less...

40% OFF

Complete pair of prescription eyeglasses

20% OFF

Non-prescription sunglasses

20% OFF

Remaining balance beyond plan coverage

These discounts are for in-network providers only

Hello,
Neighbor

- You're on the INSIGHT Network
- For a complete list of providers near you, use our Provider Locator on eyemed.com or call 1-866-804-0982.
- For Lasik providers, call 1-877-5LASER6, or visit eyemedlasik.com.

Vision Care Services

In-Network Member Cost

Out-of-Network Reimbursement

Exam With Dilation as Necessary

\$0 Copay

Up to \$100

Contact Lens Fit and Follow-Up (Contact lens fit and follow up visits are available once a comprehensive eye exam has been completed)

Standard Contact Lens Fit & Follow-Up

Up to \$55

N/A

Premium Contact Lens Fit & Follow-Up

10% off retail price

N/A

Frames

\$0 Copay, \$150 Allowance, 20% off balance over \$150

Up to \$82

Standard Plastic Lenses

Single Vision

\$0 Copay

Up to \$78

Bifocal

\$0 Copay

Up to \$160

Trifocal

\$0 Copay

Up to \$190

Lenticular

\$0 Copay

Up to \$215

Standard Progressive Lens

\$0 Copay

Up to \$160

Premium Progressive Lens⁴

\$20 Copay - \$45 Copay

Tier 1

\$20 Copay

Up to \$160

Tier 2

\$30 Copay

Up to \$160

Tier 3

\$45 Copay

Up to \$160

Tier 4

\$0 Copay, 80% of charge less \$120 Allowance

Up to \$160

Lens Options (paid by the member in addition to the price of the lenses)

UV Treatment

\$15

N/A

Tint (Solid and Gradient)

\$15

N/A

Standard Plastic Scratch Coating

\$0

Up to \$15

Standard Polycarbonate-Adults

\$40

N/A

Standard Polycarbonate-Kids under 19

\$0

Up to \$35

Standard Anti-Reflective Coating

\$45

N/A

Premium Anti-Reflective Coating⁴

\$57 - \$68

N/A

Tier 1

\$57

N/A

Tier 2

\$68

N/A

Tier 3

80% of charge

N/A

Photochromic/Transitions

\$75

N/A

Polarized

20% off retail price

N/A

Other Add-Ons and Services

20% off retail price

N/A

Contact Lenses (Contact lens allowance includes materials only)

Conventional

\$0 Copay, \$160 Allowance, 15% off balance over \$160

Up to \$160

Disposable

\$0 Copay, \$160 Allowance, plus balance over \$160

Up to \$160

Medically Necessary

\$0 Copay, Paid in Full

Up to \$210

Laser Vision Correction

LASIK or PRK from U.S. Laser Network

15% off the retail price or 5% off the promotional price

N/A

Additional Pairs Discount

Members also receive a 40% discount off complete pair eyeglass purchase and 15% off conventional contact lenses once the funded benefit has been used.

N/A

Frequency

Examination

Once every 12 months

Lenses and Contact Lenses

Once every 12 months

Frame

Once every 12 months

⁴Premium progressives and premium anti-reflective designations are subject to annual review by EyeMed's Medical Director and are subject to change based on market conditions. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels.



What's in it for me?

Options. It's simple really. We love our members—that's why we are dedicated to helping you see clearly and we've built a network that gives you lots of choices and flexibility. You can choose from independent doctors and retail providers to find the one that best fits your needs and schedule. No matter which one you choose, our plan is designed to be easy to use and to save you money. Welcome to EyeMed.



eyemed.com

Benefits Snapshot	With Us	Out-of-Network Reimbursement
Exam with dilation as necessary (Once every 12 months)	\$0 Copay	Up to \$100
Frames (Once every 12 months)	\$0 Copay, \$150 Allowance; 20% off balance over \$150	Up to \$82
Single Vision Lenses (Once every 12 months)	\$0 Copay	Up to \$78
And		
Contacts (Once every 12 months)	\$0 Copay, \$160 Allowance; plus balance over \$160	Up to \$160

And now it's time for the breakdown . . .

Here's an example of what you might pay for a pair of glasses vs. what you'd pay without vision coverage. So, let's say you get an eye exam and choose a frame that costs \$163 with single vision lenses that have UV and scratch protection. Now let's see the difference . . .

**94%
SAVINGS
with us**

With Us		Without Insurance**	
Exam	\$0 Copay	Exam	\$106
Frame	\$163 <u>-\$150 Allowance</u> \$13 <u>-\$2.60 (20% discount off balance)</u> \$10.40	Frame	\$163
Lens	\$0 Copay \$15 UV treatment add-on <u>+\$0 Scratch coating add-on</u> \$15	Lens	\$78 \$23 UV treatment add-on <u>+\$25 Scratch coating add-on</u> \$126
Total	\$25.40	Total	\$395

Benefits are not provided from services or materials arising from: 1) Orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; 2) Medical and/or surgical treatment of the eye, eyes or supporting structures; 3) Any eye or Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment; Safety eyewear; 4) 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; 5) Plano (non-prescription) lenses and/or contact lenses; 6) Non-prescription sunglasses; 7) Two pair of glasses in lieu of bifocals; 8) Services or materials provided by any other group benefit plan providing vision care 9) 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. 10) Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available. Benefits may not be combined with any discount, promotional offering, or other group benefit plans. Standard/Premium Progressive lens not covered—fund as a Bifocal lens.

Benefit allowance provides no remaining balance for future use within the same benefit year. **Based on industry averages.



LENSCRAFTERS

