

# VISION CARE PLANS

## Group Vision Care Plans

Healthy eyes and clear vision are an important part of your overall health and quality of life. Research shows that an annual eye exam plays a critical role in the early diagnosis of a myriad of health conditions, ranging from cognitive function and inflammation to heart health and diabetes. The NYSUT Member Benefits Trust endorses group vision plans from Davis Vision for all your vision needs.

## Group Vision Care benefits

### All Group Vision Care Plans include:

- Access to a large network of independent eye care professionals and national eyewear retailers.
- A complete eye examination, including glaucoma testing and dilation when professionally indicated.
- An allowance toward one pair of eyeglasses or contact lenses.

### Value-added features include:

- A frame allowance that can be applied to any frame or choose a no-cost frame from the Davis Vision Exclusive Collection.
- The basic lens package includes plastic or glass, oversize, single vision, bifocal, trifocal, lenticular, polycarbonate for children, or fashion tint.
- An enhanced paid-in-full lens package is also available and includes ultraviolet coating, standard progressive addition lenses, blended invisible bifocals, scratch resistant coating, glass photosensitive lenses, and intermediate vision lenses.
- Lens options not covered by your plan (e.g., blue light coating, high index lenses, ultraviolet coating, premium or ultra-progressive addition, etc.) are available at a fixed co-payment when purchased through a participating provider.
- Contact lens users may utilize the plan-specified allowance toward any contact lenses on the market. In lieu of the elective allowance, contact lens wearers utilizing services at participating independent provider offices and retail locations will have access to Davis Vision's Contact Lens Collection. The contact lenses available in this collection will all be covered in full and include the contact lenses evaluation and fitting.
- All plan-supplied frames and lenses from participating providers have a 100 percent satisfaction guarantee, as well as a one-year breakage warranty.

- 50% discount on a second pair of eyeglasses or Rx sunglasses at all Visionworks stores
- 20% discount at all other providers.
- Online purchasing options for glasses and contacts are available at [www.glasses.com](http://www.glasses.com) and [www.1800contacts.com](http://www.1800contacts.com).
- Discount on laser vision correction.
- Indemnity (out-of-network) reimbursements are made directly to the participant for services purchased from a non-participating provider.

## Group Vision Plan Costs

Plans with various levels of benefits are available for the following monthly rates or on a fee-for-service (self-insured) basis.

	Designer	Designer Gold	Premier	Premier Platinum
Employee	\$5.56	\$6.61	\$6.04	\$7.11
Employee + family	\$14.49	\$17.21	\$16.34	\$18.69
Employee + voluntary family <sup>1</sup>	\$19.15	\$22.74	\$21.71	\$25.13

Family plans cover a spouse/domestic partner and children under age 26 (coverage is extended beyond 26 if the child is disabled). Groups can provide family coverage by: 1. Paying the "Employee + Family" rate or 2. Allowing employees to voluntarily contribute toward family coverage (i.e., the group pays the "Employee + Voluntary Family" rate but collects the difference between the "Employee Only" rate and the "Employee + Voluntary Family" rate from the employee).

<sup>1</sup> When the group purchases employee-only coverage, voluntary family coverage is available at the employer's cost.

## Group Voluntary Vision

If your local association is unable to enroll 100% of the entire group, there is an option to enroll part of your group under the Premier Platinum Plan. This Group Voluntary Vision Care Plan requires a minimum of 20 percent of the group's members. The premiums may come from an employer, a benefit fund, or from NYSUT members themselves. The group must provide enrollment services, pre-tax deductions, and administer COBRA notification requirements. Dependents are covered to age 26 under the "Employee + Family" option.

# VISION CARE PLANS (continued)

## Annual Benefit Cycle (Monthly Premiums)

Plan Designs .....	Premier Platinum
Employee Only .....	\$10.82
Employee + Family.....	\$28.84

## How to obtain a group quote

To obtain pricing for your Group Vision Care Plan, you must first determine which group plan(s) you are considering: Designer, Designer Gold, Premier, or Premier Platinum. You will also need to provide the number of participants for individual coverage and the number of participants for the “Employee + Family” or “Employee + Voluntary Family” coverage. Please include the organization’s representative’s name, address, phone number, and email contact information so that a proposal and supporting materials can be provided.

For further information, please contact Member Benefits at **800-626-8101**.

*The Group Vision Care Plan is provided and administered by Davis Vision. The Davis Vision Group Vision Plan is a NYSUT Member Benefits Trust (Member Benefits)-endorsed program. Member Benefits self-insures the risk for groups with guaranteed rate contracts, meaning total premiums collected and claims paid are pooled annually. At the end of the plan year, any surplus funds revert to Member Benefits; if a deficit exists, Member Benefits is responsible for covering the loss. For the last 10-year period, a surplus equaling approximately 14.16% of paid premiums has resulted. For self-insured group vision plans, Member Benefits has an endorsement arrangement of \$.07 per enrolled participant per month. All such payments to Member Benefits are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. The insured group vision plans pool the premiums of Member Benefits participants who are insured for the purposes of determining premium rates and accounting. Coverage outside of this plan may have rates and terms that are not the same as those obtainable through Member Benefits. The Insurer or Member Benefits may hold premium reserves that may be used to offset rate increases and/or fund such other expenses related to the plan as determined appropriate by Member Benefits. Member Benefits acts as your advocate; please contact Member Benefits at 800-626-8101 if you experience a problem with any endorsed program.*