



# Vision insurance

Vision insurance helps protect the health of your eyes by providing coverage for benefits that often aren't covered by regular medical insurance.

Protecting your eyesight means allowing for routine visits to the optometrist for eye exams, as well as coverage for glasses and contacts. Make sure your eyes remain in great shape at any age – no matter how much time you spend staring at digital screens.

## Who is it for?

Even if you have perfect eyesight, it's important to have regular eye exams to make sure you're still seeing clearly. Most of us may eventually need vision correction, which is why we offer vision insurance to cover some of the costs.

## What does it cover?

Vision insurance covers benefits not typically included in medical insurance plans. It covers things like routine eye exams, allowances towards the purchase of eyeglasses and contact lenses, as well as discounts on corrective Lasik surgery.

## Why should I consider it?

Regular eye exams can detect more than failing eyesight, they can also pick up diseases like glaucoma and diabetes. Vision problems are one of the most prevalent disabilities in the United States, making vision insurance especially useful for anyone who regularly needs to purchase eyeglasses or contacts, or anyone who simply wants to help protect their eyesight and general health.

You will receive these benefits if you meet the conditions listed in the policy.



## 20/20 coverage

David notices that his vision is deteriorating. He goes in for an eye exam, and is diagnosed with myopia, which means he needs glasses.

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Average cost of vision exam: **\$171**

Average cost of frames and lenses: **\$350**

Total cost: **\$521**

With a Vision policy from Guardian, David pays just **\$10** for his eye exam. After **\$25** in copay, his lenses are fully covered, and he pays **\$96** for his frames.

David's total out-of-pocket expense is **\$131**, saving him **\$390**.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.



# Your vision coverage

**Option 1:** Significant out-of-pocket savings available with your **Full Feature** plan by visiting one of Davis Vision's network locations including retail centers such as Costco®, Wal-Mart®, JCPenney®, Target®, Sam's Club®, Pearle®, Visionworks®. You can also use your network benefits online at Visionworks®.com, glasses®.com, or 1800contacts®.com.

| Your Vision Plan  | Full Feature - Designer  |                       |
|---|--|-----------------------|
| <b>Your Network is</b>  | Davis Vision   |                       |
| <b>Your Monthly premium</b>                                       | <b>\$ 6.83</b>   |                       |
| You and Spouse  | \$ 13.24   |                       |
| You and Child(ren)  | \$ 13.86   |                       |
| You, Spouse and Child(ren)  | \$ 21.35   |                       |
| <b>Copay</b>  |  |                       |
| Exams Copay   | \$ 10  |                       |
| Materials Copay (waived for elective contact lenses)              | \$ 25  |                       |
| <b>Sample of Covered Services</b>                                 | <i>You pay (after copay if applicable):</i>  |                       |
|   | <i>In-network</i>  | <i>Out-of-network</i> |
| Eye Exams   | \$0  | Amount over \$50      |
| Single Vision Lenses  | \$0  | Amount over \$48      |
| Lined Bifocal Lenses  | \$0  | Amount over \$67      |
| Lined Trifocal Lenses   | \$0  | Amount over \$86      |
| Lenticular Lenses   | \$0  | Amount over \$126     |
| Frames  | 80% of amount over \$130*2   | Amount over \$48      |
| Contact Lenses (Elective and conventional)                        | 85% of amount over \$130*  | Amount over \$105     |
| Contact Lenses (Planned replacement and disposable)               | 85% of amount over \$130*  | Amount over \$105     |
| Contact Lenses (Medically Necessary)                              | \$0  | Amount over \$210     |
| Cosmetic Extras   | Avg. 40-60% off retail price   | No discounts          |
| Glasses (Additional pair of frames and lenses)                    | Courtesy discount from most providers  | No discounts          |
| Laser Correction Surgery Discount                                 | Up to 25% off the usual charge or 5% off promotional price                                 | No discounts          |
| <b>Service Frequencies</b>  |  |                       |
| Exams   | Every calendar year  |                       |
| Lenses (for glasses or contact lenses)‡‡                          | Every calendar year  |                       |
| Frames  | Every calendar year  |                       |
| Network discounts (glasses and contact lens professional service) | Applies to first purchase & courtesy discount from most providers on subsequent purchases. |                       |
| <b>Dependent Age Limits</b>                                       | 26   |                       |

Visit [www.Guardianlife.com](http://www.Guardianlife.com) and click on "Find a Provider"

This is only a partial list of vision services. Your certificate of benefits will show exactly what is covered and excluded.



# Your vision coverage

## Davis

- ‡Benefit includes coverage for glasses or contact lenses, not both.
- Contact lenses from Davis Vision's Collection are available at most private practice locations with Full Feature and Materials Only plans. Contacts from the collection are covered in full including fitting and evaluation, in excess of the plan's materials copay. Elective contacts that are not part of the Collection are covered up to the plan's elective contact lens allowance and the materials copay is waived.
- \*Additional discounts are not available at all private practice locations. Costco, Walmart, Sam's Club, glasses.com, and 1800contacts.com do not allow additional discounts.
- For Davis Vision, complete eyeglasses must be purchased at one time from one provider. For example, if a member purchases only lenses, he or she cannot purchase frames later in the same benefit period. The member is not eligible for new vision materials until the next benefit period. Only charges for an initial purchase can be used toward the material allowance. Any unused balance remaining after the initial purchase cannot be banked for future use.
- <sup>2</sup>Extra \$50 at Visionworks stores and at Visionworks.com.

## EXCLUSIONS AND LIMITATIONS

*Important Information:* This policy provides vision care limited benefits health insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. Coverage is limited to those charges that are necessary for a routine vision examination. Co-pays apply. The plan does not pay for: orthoptics or vision training and any associated supplemental testing; medical or surgical treatment of the eye; and eye examination or corrective eyewear required by an employer as a condition of employment; replacement of lenses and frames that are furnished under this plan, which are lost or broken (except at normal intervals when services are otherwise available or a warranty exists). The plan limits benefits for blended lenses, oversized lenses, photochromic lenses, tinted lenses, progressive multifocal lenses, coated or laminated lenses, a frame that exceeds plan allowance, cosmetic lenses; U-V protected lenses and optional cosmetic processes.

The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract #GP-I-DAVIS-05-VIS et al.

### Laser Correction Surgery:

Up to 25% off for vision laser surgery.

Laser surgery is not an insured benefit. The surgery is available at a discounted fee. The covered person must pay the entire discounted fee. In addition, the laser surgery discount may not be available in all states.

Guardian's Vision Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. This policy provides vision care limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Plan documents are the final arbiter of coverage. Policy Form # GP-I-GVSN-17