



National Vision Administrators, L.L.C.

Your NVA Vision Benefit Summary



Public Risk Management

Effective 10/01/2023

Group Number #51701

Schedule of Vision Benefits

<i>Benefit Frequency</i>	<i>Participating Provider</i>	<i>Non-Participating Provider</i>
Examination Once Every Plan Year	<ul style="list-style-type: none"> Covered 100% After \$10 copay 	Reimbursed Amount <ul style="list-style-type: none"> Up to \$35
Examination for Type 1 or Type 2 Diabetes^① Once Every Plan Year	<ul style="list-style-type: none"> Covered 100% After \$20 copay 	<ul style="list-style-type: none"> Up to \$13
Lenses Once Every Plan Year	Standard Glass or Plastic <ul style="list-style-type: none"> Covered 100% After \$15 copay Covered 100% Covered 100% Covered 100% Covered 100% Covered 100% 	<ul style="list-style-type: none"> Up to \$25 Up to \$40 Up to \$60 Up to \$80 Up to \$10 Up to \$5 Up to \$5 Up to \$25
<ul style="list-style-type: none"> Single Vision Bifocal Trifocal Lenticular Polycarbonates (under age 19) Solid Tints Fashion Gradient Tints Progressive – Tier 1 		
Frame Once Every Two Plan Years	Retail Allowance <ul style="list-style-type: none"> Up to \$130 (20% discount off balance)* 	<ul style="list-style-type: none"> Up to \$50
Contact Lenses Once Every Plan Year	In lieu of Lenses <ul style="list-style-type: none"> Up to \$130 Retail (15% discount (Conventional) or 10% discount (Disposable) off balance)** 	In lieu of Lenses <ul style="list-style-type: none"> Up to \$130
Elective Contact Lenses		
Fit/Follow-Up*** Standard Daily Wear Standard Extended Wear Specialty Wear	<ul style="list-style-type: none"> Covered 100% Covered 100% Covered 100% After \$20 Copay Covered 100% 	<ul style="list-style-type: none"> Up to \$20 Up to \$30 Up to \$30 Up to \$210
Medically Necessary****		
Low Vision Aids**** Once Every Two Plan Years	<ul style="list-style-type: none"> Up to \$999 	<ul style="list-style-type: none"> Up to \$500

How Your Vision Care Program Works

Eligible members and dependents are entitled to receive a vision examination and one (1) pair of lenses once every plan year and a frame once every two plan years or contact lenses and contact lens evaluation/fitting once every plan year.

At the start of the program, if authorized by your employer you may receive identification cards with participating providers in your zip code area listed on the back. At the time of your appointment, you must indicate that your benefit is administered by NVA. The provider will contact NVA to verify eligibility.

Be sure to inform the provider of your medical history and any prescription or over-the-counter (OTC) medications you may be taking.

To verify your benefit eligibility prior to calling or visiting your eye care professional, please visit our website at www.e-nva.com or download our mobile app by searching NVA Vision, or contact NVA's Customer Service Department toll-free at 1.800.672.7723, TTY: 711 or NVA's Interactive Voice Response (IVR). Customer Service is available 24 hours a day, 7 days a week, 365 days a year. Any question any time.

If you are not a registered subscriber, you can still search our providers online by selecting the "Find a Provider" link on our home page. Enter group number 51701000101 or the group number on the identification card and enter in your search parameters. It's that easy!

①Diabetic Examination requires pre-approval from NVA and consists of the following: Medical Follow Up Eye Examination; Retinal Imaging Examination; Extended Ophthalmoscopy, initial/subsequent; Gonioscopy; Scanning Laser

*Does not apply to Costco, Wal-Mart / Sam's Club or Lenscrafters locations or for certain proprietary brands.

Does not apply to Costco, Wal-Mart/Sam's Club, Lenscrafters, Contact Fill (NVA Mail Order) or certain locations at: Target, Sears, Pearle, & K-Mart and may be prohibited by some manufacturers. *Only covered if you choose Contact Lenses. ****Pre-approval from NVA required.

Fixed prices/courtesy discount do not apply at Costco, Walmart/Sam's Club and LensCrafters locations.

Lens options purchased from a participating NVA provider will be provided to the member at the amounts listed in the fixed option pricing list below:

<ul style="list-style-type: none"> \$75 Polarized \$30 Blended Bifocal (Segment) \$40 Blue Light Blocker (Standard) \$60 Blue Light Blocker (Premium) \$150 Blue Light Blocker (Ultra) \$12 Ultraviolet Coating \$20 Glass Photogrey (Single Vision) \$30 Glass Photogrey (Multi-Focal) \$55 High Index 	<ul style="list-style-type: none"> \$25 Polycarbonate (Single Vision) 19 & over \$30 Polycarbonate (Multi-Focal) 19 & over \$10 Scratch-Resistant Coating (Standard) \$65 Transitions Single Vision (Standard) \$70 Transitions Multi-Focal (Standard) \$40 AR Coating – Tier 1 \$50 AR Coating – Tier 2 \$65 AR Coating – Tier 3 \$80 AR Coating – Tier 4 	<ul style="list-style-type: none"> 20% discount AR Coating – Tier 5 \$39 Retinal Screening \$80 Progressive – Tier 2 \$100 Progressive – Tier 3 \$120 Progressive – Tier 4 \$140 Progressive – Tier 5 \$165 Progressive – Tier 6 \$190 Progressive – Tier 7 20% discount Progressive – Tier 8
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For lens options & services purchased from a participating NVA provider, NVA members will only pay the fixed maximum amount or the provider's Usual and Customary (U&C) charge less 20%, whichever is less. Options not listed will be priced by NVA providers at 20% off the Provider's Retail (U&C) price. Fixed prices are available in-network only. 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



Get a Better View

providers. Some optometrist affiliated with Optical Retail locations (i.e., Costco, LensCrafters, Walmart, Visionworks, etc.) are independent providers and may not participate in the NVA program.

Participating providers are not contractually obligated to offer sale prices in addition to outlined coverage. Regardless of medical or optical necessity, vision benefits are not available more frequently than specified in your policy.

Plan Specific Details Online: The NVA website is easy to use and provides the most up to date information for program participants:
-Locate a nearby participating provider by name, zip code, or City/State, Verify eligibility for you or a dependent
-View benefit program and specific detail, Review claims, Print ID cards (when applicable), Nominate a non-participating provider to join the NVA network

Examinations: The comprehensive exam includes case history, examination for pathology or anomalies, visual acuity (clearness of vision), refraction, tonometry (glaucoma test) and dilation (if professionally indicated).

Lenses: NVA provides coverage in full for standard glass or plastic eyeglass lenses.

Frames: Select any frame from the participating provider's inventory. Any amount in excess of your plan allowance is the member's responsibility. Frame choices vary from office to office. (Visit NVA's website to view the Benefit maximizer Program)

Contact Lenses: The contact lens benefit includes all types of contact lenses such as hard, soft, gas permeable and disposable lenses. Medically necessary contact lenses includes fitting and follow up and may be covered with prior authorization.

Non-Participating Providers: You will be responsible for one hundred percent (100%) of the cost at the time of service at a non-participating provider. You can request a claim form from NVA via the website www.e-nva.com or you may submit receipts along with a letter containing the member's full name, patient's full name, address, ID# and sponsoring organization to NVA, P.O. Box 2187, Clifton, NJ 07015.

Laser Eye Surgery: NVA has chosen **The National LASIK Network** to serve their members. This network was developed by **LCA Vision** in 1999 and is one of the largest panels of LASIK surgeons in the U.S. Members are entitled to significant discounts and a free initial consultation with all in-network providers.

Hearing Discount: You will receive up to 60% savings at participating provider locations through NationsHearing®

Discounts: In addition to your funded benefit you are eligible to access the **EyeEssential® Plan discount** (in Network Only) on additional purchases during the plan period. Please see table for more detail regarding NVA's discount plan:

Your NVA EyeEssential® Plan Discount – In Network Only		
Service	Participating Provider	Lens Options
Eye Examination:	Member Cost: Retail Less \$10	\$12 Solid Tint/ Gradient Tint \$50 Standard Progressive Lenses \$75 Polarized Lenses \$65 Transitions Single Vision Standard \$70 Transitions Multi-Focal Standard \$15 Standard Scratch Coating \$12 UV Coating \$35 Polycarbonate \$45 Standard Anti-Reflective
Contact Lens Fitting:	Retail Less 10%	
Lenses:	Glass or Plastic	
Single Vision	\$35.00	
Bifocal	\$55.00	
Trifocal or Lenticular	\$70.00	
Frame:	Retail Less 35%	
Contact Lenses*:	Member Cost:	
Conventional	Retail Less 15%	
Disposable	Retail Less 10%	

*Discount is not applicable to mail order; however, you may get even better pricing on contact lenses through Contact Fill.

Lens options purchased from a participating NVA provider will be provided to the member at the amounts listed in the fixed option price list above.

Options not listed will be priced by NVA providers at 20% off the Provider's Retail (U&C) price.

Costco, Wal-Mart / Sam's Club and LensCrafters stores do not provide additional discounts.

Some optometrist affiliated with Optical Retail locations (i.e., Costco, LensCrafters, Walmart, Visionworks, etc.) are independent providers and may not participate in the NVA program.

At NVA, We Work Only for Our Clients.

The proposed vision insurance program is insured through Fidelity Security Life Insurance Company (FSL) Kansas City, MO. Fidelity Security Life Insurance Company brings over 45 years of underwriting experience in the insurance industry since 1969.

Fidelity Security Life Insurance Company has been rated A (Excellent), based on an analysis of financial position and operating performance, by A.M. Best Company, an independent analyst of the insurance industry, For the latest rating, access www.ambest.com.

Some provisions benefits, exclusions or limitations listed herein may vary depending on your state of residence.

Exclusions: The following benefits 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): Aniseikonic Lenses; Subnormal visual aids; Orthoptics, vision training, and any associated supplemental testing; 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; Services or materials provide 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; 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; Corrective eyewear required by an employer as a condition of employment, and safety eyewear unless specifically covered under plan; Medical and/or surgical treatment of the eye, eyes or supporting structures; Two pair of glasses in lieu of bifocals; Plano (non-prescription) lenses; non-prescription sunglasses

Limitations: Fees charged by a Provider for services other than a covered benefit must be paid in full by the Insured Person to the Provider, such fees or materials are not covered under the Policy. For Contact Lenses, any remaining balance may be used within the same Benefit Frequency. Where the Insured Person previously utilized an In-Network Provider, the remaining balance must be used with the same or any other In-Network Provider. Where the Insured Person previously utilized an Out-of-Network Provider, the remaining balance must be used with the same or any other Out-of-Network Provider.

National Vision Administrators, L.L.C. • PO Box 2187 • Clifton, NJ 07015

Web: www.e-nva.com • Toll-Free: 1.800.672.7723

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This document is intended as a program overview only and is not a certified document of the individual plan parameters.

OS. VC-108, VC-109, VC-110, VC-129; Form NOS. M-9142, M-9143, M-9144.





NVA Member Mobile App

Vision Benefits on the Go

On the go?

Take NVA with you, with the NVA mobile app.

Log into our app to:

Find Vision Care Providers

Search for network providers by locations and by number of frames available to you at \$0 out-of-pocket cost.

View Benefits

Gain quick access to eligibility and plan coverage information.

Access Your ID Card

Simply pull up your ID card image whenever you need it.

Discover the NVA Smart Buyer®

Get the information you need to help make smarter buying decisions on eye care and eyewear.

** To view ID cards your plan must allow ID cards to be viewable.*

*** Only NVA active main cardholders can access the NVA vision benefits member app. Dependents cannot create their own accounts on the app.*

Get the free NVA vision benefits member mobile app for your iPhone or Android at:



Download on the
App Store



GET IT ON
Google Play



WE ACCEPT
NVA VISION INSURANCE



Contact
Fill®

YOUR CONTACT LENS
MAIL ORDER SERVICE



WWW.CONTACTFILL.COM

**LARGEST SELECTION OF
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LIVE HELP:

866-234-1393

8AM - 9PM, EVERY DAY



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SPECIAL BENEFIT
for
NVA MEMBERS



DISCOUNTED PRICING

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EASY ORDERING and

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FOR FIRST-TIME BUYERS

USE CODE: SHIP24



YOUR DOCTOR & YOUR PRESCRIPTION

In 2004, a Federal Law called the "Fairness To Contact Lens Consumers" Act went into effect. This law mandates that patients be given their prescription as soon as they've been fitted. The law requires sellers to verify prescriptions and gives prescribers a reasonable amount of time, 8 business hours, to respond. It also established that a contact lens prescription will expire within one year or at the time set by State law, whichever is greater.

Contact lenses cannot be sold for less than the manufacturer's minimum price, where applicable.

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FREQUENTLY ASKED QUESTIONS

IS A CONTACT LENS PRESCRIPTION DIFFERENT THAN AN EYEGLASS PRESCRIPTION?

Yes. A typical contact lens prescription will have a number for sphere or power and, if required, numbers for cylinder, axis or add power. It will also specify the lens brand name and include base curve and diameter measurements.

WHAT IS THE DIFFERENCE BETWEEN RIGID GAS PERMEABLE (RGP) LENSES AND SOFT LENSES?

RGP lenses are smaller and made out of a harder, less pliable material than soft lenses. RGP lenses correct astigmatism whereas soft spherical lenses do not.

HOW DO I KNOW IF MY PRESCRIPTION IS STILL VALID?

Most contact lens prescriptions are valid for one or two years(s) from the issue date. An expiration date is usually written on the prescription or it will simply state “expires in one year”. Routine eye exams are to insure optimum eye health, so follow your doctor’s recommendations for periodic re-exams.

MY LENS TYPE IS NOT ON THE LIST OF AVAILABLE LENSES; CAN I STILL PURCHASE THEM FROM CONTACT FILL?

Your lens may be a special order product available through Contact Fill. Just call or email with your lens prescription information and questions. A Customer Service Representative will be glad to assist.

WILL CONTACT FILL CONTACT MY DOCTOR TO VERIFY MY PRESCRIPTION?

All prescriptions are verified and the order checked for accuracy before your contact lenses are shipped.

CAN I USE THE MONEY IN MY HEALTH CARE ACCOUNT (FSA, HSA, OR HRA) TO PAY FOR MY CONTACT LENSES?

Contact Fill accepts payments from flexible spending accounts (FSA), health reimbursement accounts (HRA), and health savings accounts (HSA) for the purchase of contact lenses.

WHAT IS THE COST TO SHIP MY ORDER?

The standard cost for shipping your contact lenses from Contact Fill is \$7.95 per order. However, first-time buyers will receive free standard shipping on orders placed by June 30, 2024. Use the promotion code **SHIP24** to receive this special offer.

DOES CONTACT FILL ACCEPT INSURANCE?

Contact Fill accepts National Vision Administrators (NVA) plans for payment or member reimbursement. For all other insurance purposes, an invoice is provided with every order. If you require a more specialized invoice to submit to your insurance carrier, please ask a Customer Service Representative for assistance.

ORDERING YOUR CONTACT LENSES THROUGH CONTACT FILL IS...



EASY



FAST



RELIABLE

Check out our discounted pricing by contact lens type and popular brands at www.contactfill.com. Below are examples of some contact lens types and popular contact lenses you’ll find on our website.

CONTACT LENS TYPES

TORIC & ASTIGMATISM	MULTIFOCAL & BIFOCAL	COLOR & ENHANCING
DAILY DISPOSABLE	1-2 WEEK DISPOSABLE	MONTHLY DISPOSABLE
CONVENTIONAL (VIAL)	RIGID GAS PERMEABLE (RGP)	

POPULAR CONTACT LENSES

ACUVUE 1-DAY MOIST	ACUVUE OASYS	ACUVUE VITA
AIR OPTIX	AVAIRA	BIOFINITY
BIOTRUE ONEDAY	CLARITI DAILIES	DAILIES COMFORT PLUS
DAILIES TOTAL 1	FRESHLOOK	INFUSE ONE DAY
MYDAY	OASYS 1-DAY	PRECISION1
PROCLEAR	PUREVISION	ULTRA

WHERE TO ORDER

- www.contactfill.com
- Call 866.234.1393

QUESTIONS

Contact customer service at 866.234.1393 or cservices@contactfill.com

100%

Satisfaction

GUARANTEE

ON ALL PURCHASES





Save thousands on hearing aids, starting as low as \$500!

National Vision Administrators (NVA) has partnered with NationsHearing® to offer you a full-service hearing aid discount program. We make the process of selecting hearing aids as convenient and affordable as possible by scheduling a no-cost hearing test and offering **up to 60% savings** on the most comfortable and effective hearing aids.†

Getting started is easy:



CALL:

Call us at 877-272-9627 (TTY: 711) and speak with a Member Experience Advisor to schedule your hearing test with a local provider.



TEST:

If the test results show hearing loss, we will work with you to select the highest quality hearing aids using your hearing aid discount.



FIT:

We work with your provider to fit your hearing aids and schedule any necessary follow-up appointments.



FOLLOW-UP:

To ensure your complete satisfaction, a representative will contact you to see if you need any further assistance.

To get started, call **877-272-9627 (TTY: 711)**.
Representatives are available Monday through Friday, 8 a.m. to 8 p.m. ET.



†Compared to industry pricing.

Program features include:

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



Hearing Aid Pricing Overview

Technology Level	Average Retail Price Per Hearing Aid	Member Price Per Hearing Aid
Entry	\$1,250	\$500
Basic	\$1,500	\$675
Prime	\$2,000	\$975
Advanced	\$2,750	\$1,575
Premium	\$3,250	\$1,975



Hearing Hunt is a fun and challenging word search game designed to sharpen your clarity of hearing.

The game uses a multi-themed display with sound clues that ask you to listen and find hidden words while earning rewards and receiving healthy hearing tips. The auditory experience is especially helpful when paired with Bluetooth® hearing aids.

Download Hearing Hunt today!



**Hearing aids starting as low as \$500.
Visit NationsHearing.com/NVA to learn more.**

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

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