

Vision Care (Indemnity)

Coverage Description	Vision coverage provides indemnity benefits for eye examinations, glasses, and contact lenses to employees/members of sponsoring employer groups or associations. Usually, the plan is sponsored by an employer who may contribute some or all of the premium payment and collects the remainder through payroll deduction. Coverage is also available on a voluntary basis.
Plan Benefits	<ul style="list-style-type: none"> • Vision examinations • Eyewear (frames, lenses and contact lenses) • The plan sponsor may select benefits from \$20 to \$50 for exams, and \$50 to \$150 for eyewear. <p>A co-payment may be required of the insured for both the exam and eyewear.</p> <p>The plan sponsor selects co-payments and benefit amounts.</p>
Benefit Period	<p>The plan is designed to cover one eye exam and eyewear purchase every 12 or 24 months, as selected by the plan sponsor. After the effective date of coverage, employees are free to determine when to use the plan for the first time.</p> <p>Once the employee has used a benefit she/he may not use that benefit again for another 12- or 24-month period. Vision exam and eyewear benefit periods are separate. The employee is not required to purchase both at the same time.</p>
Eligibility	<p>The plan sponsor may determine, on a non-discriminatory basis, what classes of their employees are eligible to participate. Eligible dependent spouse and unmarried dependent children also are eligible to participate. Dependent age restrictions may vary by state.</p>
Underwriting	<p>Each plan sponsor must complete an application.</p>