

COMPARISON OF BENEFITS FOR VISION PLANS

Covered Services	Primary Vision Care Services		Superior Vision	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Exams	\$0 copay No limit to frequency	Plan pays up to \$40 Limit one exam	\$10 copay Limit one exam	Plan pays up to: \$34 Ophthalmologist \$26 Optometrist
Lenses Per Pair	You pay wholesale cost No limit to number of pairs	You pay normal doctor's fees, reimbursed up to \$60 for one set of lenses and frames annually	\$25 copay Limit one pair per calendar year	Plan pays up to: \$26 Single \$39 Bifocals \$49 Trifocals \$49 Standard Progressive \$78 Lenticular
Frames	You pay wholesale cost No limit to number of frames	You pay normal doctor's fees, reimbursed up to \$60 for one set of lenses and frames per year	\$25 copay then plan pays up to \$150 retail Limit one per calendar year	Plan pays up to \$81
Contact Lenses	You pay wholesale cost for annual supply of contacts	Limit of one set annually in lieu of eyeglasses You pay normal doctor's fees reimbursed up to \$60	\$25 copay for lens fitting Plan pays up to \$120 retail allowance After exam copay, medically necessary contacts covered in full Standard contacts covered in full; Specialty contacts \$50 retail allowance	Plan pays up to \$100 all contacts; \$210 medically necessary (Contact lens fit copay: Standard not covered; specialty not covered)
Laser Vision Correction	Discount at nJoy Vision Extra savings between June 1 - Sept. 30, 2018	No benefit	Discount available	Discount available

Plan changes are indicated by **bold text**.
For more information or details, contact each vision plan directly.

COMPARISON OF BENEFITS FOR VISION PLANS

	Vision Care Direct		VSP	
Covered Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Exams	\$15 copay for full comprehensive exam including dilation	Plan pays up to \$50	\$10 copay	Reimbursed up to \$45
Lenses Per Pair	\$15 copay Single vision, bifocals, trifocals and progressive no-line lenses covered in full; Look for PLUS plan providers Optional \$40 upgrade fee for anti-reflective, UV and scratch coating on polycarbonate lenses	Plan pays up to: \$50 single \$60 bifocals \$100 trifocals \$100 progressive no-line	Covered in full after \$25 materials copay	Reimbursed up to: Single \$30 Bifocals up to \$50 Trifocals up to \$65 Progressive \$50
Frames	\$0 copay for frames VCD Frame Collection - lens upgrade fee waived Any Frame Option - \$130 allowance each year, lens upgrade fee optional	Plan pays up to \$60	Covered in full up to \$170 20% discount on any overage	Reimbursed up to \$70
Contact Lenses	\$130 allowance for conventional and disposable lenses \$250 allowance for medically necessary contacts	\$80 allowance for conventional, disposable and medically necessary contacts	\$120 allowance, in lieu of glasses	Reimbursed up to \$105
Laser Vision Correction	Up to \$1,000 off at nJoy facilities in Oklahoma City and Tulsa	No benefit	Average discount of 15%	No benefit

Plan changes are indicated by **bold text**.
For more information or details, contact each vision plan directly.

Vision Plan Notes

PVCS: The only Oklahoma owned and operated vision care plan with unlimited in-network services. Member must select either in-network or out-of-network for entire year. In-network services are unlimited. Out-of-network services (one eye exam, one set of eyeglasses or contacts) are limited to once annually. A \$50 service fee applies to soft contact lens fittings; a \$75 service fee applies to rigid or gas permeable contact lens fittings; and a \$150 service fee applies to hybrid contact lens fittings. Simple replacements are not assessed with these fees. Limitations/exclusions include the following: 1) Medical eye care, 2) Vision therapy, 3) Non-routine vision services and tests, 4) Luxury frames, 5) Premium prescription lenses, and 6) Nonprescription eyewear. For more information or detail, call 888-357-6912.

Superior Vision: Materials copay applies to lenses and/or frames. Discounts for lens add-ons will be given by contracted providers with a "DP" in their listing. Online, in-network contact lens materials available at www.svcontacts.com. Exams, lenses and frames are provided once per calendar year. Progressive lenses (no-line bifocals) – you pay the difference between the retail price of the selected progressive lens and the retail price of the lined trifocal. The difference may also be subject to a discount. Standard contact lens fitting applies to an existing contact lens user who wears disposable, daily wear or extended wear lenses only. The specialty contact lens fitting applies to new contact lens wearers and/or members who wear toric, gas permeable or multifocal lenses.

Vision Care Direct: We are an Oklahoma-owned and operated company. We offer a plan that will cost you less money overall. With the VCD plan, you can get your exam, frames and lenses (upgraded to polycarbonate, premium anti-reflective coatings and UV coatings) for \$30, even if you wear progressive no-line lenses. We are not an insurance company and our focus is on delivering the very best patient care with quality materials at a very affordable price. Other plans may offer discounts for extra services, but we include the extras the doctor wants you to have, like polycarbonate lenses that are thinner, lighter and safer. We also include premium anti-reflection and UV coatings on our lenses because it's better for you and the doctor wants you to have it. Choose one of our 79 private line frames and you'll pay no more out of pocket than \$30 for single vision lenses or no-line progressives. If you want a brand-name frame, no problem; you simply pay a small \$40 lens upgrade fee and can choose any frame you want up to \$130. What would normally cost you over \$300 for progressive lenses will cost you much less with VCD. Visit www.visioncaredirect.com/oklahoma for more information, inclusions and limitations. For our provider list, visit www.visioncaredirect.com and enter your ZIP code, be sure to look for the VCD Plus logo. For more information, call 855-918-2020 or text 918-695-3080.

VSP: Exam, lenses and frame benefit provided annually. The \$25 materials copay applies to lenses or frames, but not to both. Copays/prices listed are for standard lens options. Premium lens options will vary. If you choose a frame valued at more than your allowance, you'll save 20 percent on your out-of-pocket costs when you use a VSP doctor. Member's receive an extra \$20 towards their frame allowance when selecting a Marchon frame. Contact lenses are in lieu of spectacle lenses and frame. The \$170 in-network allowance applies to the contact lenses. With a VSP provider, the contact lens exam (fitting and evaluation) is covered in full after a copay up to \$60. The \$105 out-of-network allowance applies to the contacts and contact lens exam. Your contact lens exam is performed in addition to your routine eye exam to check for eye health risks associated with improper wearing or fitting of contacts. Prescription glasses – 30 percent off additional complete pairs of glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your WellVision Exam, or get 20 percent off from any VSP doctor within 12 months from your last WellVision Exam. Contact VSP or visit vsp.com to learn more. VSP members can now use and integrate their benefits online, via eyeconic.com. Oklahoma enrollees can virtually try on each pair in the extensive catalog of glasses and sunglasses. Members can order glasses and contacts while using their VSP benefit. In addition to your VSP vision insurance, any additional savings will automatically be applied at the time of purchase. Frames can be sent directly to your door, or your provider's office for a final fitting, adjustment, and confirmation you are completely satisfied.