Syracuse University Eye Care Highlight Sheet

# Plan 1: Sharper Vision Plan Summary

Effective August 1, 2019

|  | VSP Choice Network and Affiliates | Out of Network |
| --- | --- | --- |
| **Deductibles** | $15 Exam  $25 Eye Glass Lenses or Frames\* | $15 Exam  $25 Eye Glass Lenses or Frames |
| Annual Eye Exam | Covered in full | Up to $45 |
| Lenses (per pair) |  |  |
| Single Vision | Covered in full | Up to $30 |
| Bifocal | Covered in full | Up to $50 |
| Trifocal | Covered in full | Up to $65 |
| Lenticular | Covered in full | Up to $100 |
| Progressive | See lens options | NA |
| Contacts |  |  |
| Fit & Follow Up Exams | Member cost up to $60 | No benefit |
| Elective | Up to $130 | Up to $120 |
| Medically Necessary | Covered in full | Up to $210 |
| Frames | $150\*\* | Up to $70 |
| Frequencies in months Exam/Lens/Frames (Based on date of service) |  |  |
| Exam | 12 | 12 |
| Lens | 12 | 12 |
| Frame | 24 | 24 |

\*Deductible applies to a complete pair of glasses or to frames, whichever is selected.

\*\*The Costco allowance will be the wholesale equivalent.

# Lens Options (member cost)\*

|  | VSP Choice Network and Affiliates (Other than Costco) | Out of Network |
| --- | --- | --- |
| Progressive Lenses | Up to provider’s contracted fee for Lined Bifocal Lenses. The patient is responsible for the difference between the base lens and the Progressive Lens charge. | Up to Lined Bifocal allowance. |
| Std. Polycarbonate | Covered in full for dependent children  $33 adults | No benefit |
| Solid Plastic Dye | $15  (except Pink I & II) | No benefit |
| Plastic Gradient Dye | $17 | No benefit |
| Photochromatic Lenses  (Glass & Plastic) | $31-$82 | No benefit |
| Scratch Resistant Coating | $17-$33 | No benefit |
| Anti-Reflective Coating | $43-$85 | No benefit |
| Ultraviolet Coating | $16 | No benefit |

\*Lens Option member costs vary by prescription, option chosen and retail locations.

# Monthly Rates

Graduate Student - $5.72

Graduate Students and Spouse - $11.44

Graduate Student and Children - $12.40

Graduate Student, Spouse and Children - $19.84

# Additional Sharper Vision Choice Network Features

**Contact Lenses Elective**Allowance can be applied to disposables, but the dollar amount must be used all at once (provider will order 3 or 6 month supply). Applies when contacts are chosen in lieu of glasses. For plans without a separate contact fitting & evaluation (which includes follow up contact lens exams), the cost of the fitting and evaluation is deducted from the allowance.

**Additional Glasses**20% off additional complete pairs of prescription glasses and/or prescription sunglasses. Based on applicable laws, reduced costs may vary by doctor location.

**Frame Discount**  
VSP offers 20% off any amount above the retail allowance. Based on applicable laws, reduced costs may vary by doctor location.

**Laser VisionCare**VSP offers an average discount of 15% off or 5% off a promotional offer for LASIK Custom LASIK and PRK. The maximum out-of-pocket per eye for members is $1,800 for LASIK and $2,300 for custom LASIK using Wavefront technology, and $1,500 for PRK. In order to receive the benefit, a VSP provider must coordinate the procedure.

**Low Vision**With prior authorization, 75% of approved amount (up to $1,000 is covered every two years).

Rx Savings

Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance.

To receive this Rx discount, members just need to visit us at firstrsl.com/dental-vision and sign into (or create) a secure member account where they can access and print an online-only Rx discount savings ID card.

Retail Chain Affiliate Providers Available With Sharper Vision

Effective January 1, 2012, retail chain affiliate providers, which include Costco® Optical and Visionworks, give members added convenience and additional retail choices. Costco Optical has 400 locations across the country, while Visionworks manages nearly 400 optical stores in 37 states and DC, including well-known stores such as EyeMasters, Visionworks, Dr. Bizer’s VisionWorld, Eye DRx, and Hour Eyes, to name a few. Members enjoy a covered-in-full benefit experience with equivalent frame benefit at any of these retail chain locations.

Reliance Standard Life Insurance Company

Reliance Standard Life Insurance Company was incorporated in 1907 as the Central Standard Life Insurance Company in Chicago, Illinois. In 1967 the administrative offices moved to Philadelphia, PA and the company was renamed Reliance Standard Life Insurance Company. A subsidiary, First Reliance Standard Life Insurance Company, was formed in 1984, and licensed to do business in the state of New York. Both companies are members of The Tokio Marine Group.

VSP Information

For more information regarding the VSP provider network or to find out more about VSP, please visit the VSP web-site at www.vsp.com.

Customer Service

Our Customer Relations Department is open from 7 am to midnight (CST) Monday through Thursday and 7 am to 6:30 pm (CST) on Fridays. You can call toll-free at 800-497-7044. Your claim forms can be faxed in to (402) 467-7336. We will be happy to answer any questions you may have regarding a specific claim you have filed or to answer questions about benefits for eye care procedures being considered.

This form is a benefit highlight, not a certificate of insurance. The coverage outlined here highlights the benefits available through First Reliance Standard Life, and does not include exclusions and limitations. For details on exclusions and limitations, or a complete list of covered procedures, contact your benefits coordinator.