Management Benefits Program
VISION PLAN

Administered by

National Vision Administrators
The Pennsylvania State System of Higher Education is pleased to provide a vision plan to all eligible employees and dependents. The plan is administered by National Vision Administrators, an innovative leader in the field. Its staff is composed of qualified professional administrative personnel who are available to assist you if needed.

Who Is Eligible?

The eligibility requirements for vision benefits for you and your dependents are the same as for your other management benefits. Refer to the Eligibility Section of your Medical Benefits Handbook or the web at www.passhe.edu/benefits.

What Benefits Are Covered?

Vision Examination: examination of the eyes to determine the need for correction of visual acuity to include but not limited to case history, testing for visual acuity, external examination of the eye, binocular measure, ophthalmoscopic examination, tonometry, summary and findings, and prescribing lenses;

Lenses: plastic or impact resistant glass that is prescribed to correct vision problems;

Frames: a wide selection of frames at wholesale costs; however, if you select a frame which costs more than the amount allowed by your plan, there will be an extra charge;

Medically Necessary Contact Lenses: lenses considered for payment when an NVA participating provider secures prior authorization following cataract surgery, to correct extreme visual acuity problems that cannot be corrected to 20/70 with spectacle lenses, for anisometropia, and keratoconus;

Cosmetic Contact Lenses: allowance towards the purchase of cosmetic contacts.
### NVA Participating Providers

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine Exam</td>
<td>Paid in full</td>
</tr>
<tr>
<td>Frames</td>
<td>$50 towards wholesale*</td>
</tr>
<tr>
<td><strong>Standard Lenses</strong></td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>Paid in full</td>
</tr>
<tr>
<td>Bifocal</td>
<td>Paid in full</td>
</tr>
<tr>
<td>Trifocal</td>
<td>Paid in full</td>
</tr>
<tr>
<td>Aphakic</td>
<td>Paid in full</td>
</tr>
<tr>
<td><strong>Progressive (Standard)</strong></td>
<td>Paid in full</td>
</tr>
<tr>
<td><strong>Contact Lenses</strong></td>
<td></td>
</tr>
<tr>
<td>Cosmetic</td>
<td>$100</td>
</tr>
<tr>
<td>Medically Necessary (soft)</td>
<td>$150</td>
</tr>
<tr>
<td>Medically Necessary (hard)</td>
<td>$150</td>
</tr>
<tr>
<td><strong>Low Vision Aids</strong></td>
<td>$300</td>
</tr>
</tbody>
</table>

*Retails price of frames is generally 3-4 times wholesale cost

**Provider will charge retail minus 25%

### NVA Non-Participating Providers

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine Exam</td>
<td>$40 Optometrists</td>
</tr>
<tr>
<td></td>
<td>$45 Ophthalmologists</td>
</tr>
<tr>
<td>Frames</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Standard Lenses</strong></td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>$50</td>
</tr>
<tr>
<td>Bifocal</td>
<td>$80</td>
</tr>
<tr>
<td>Trifocal</td>
<td>$95</td>
</tr>
<tr>
<td>Aphakic</td>
<td>$125</td>
</tr>
<tr>
<td>Progressive</td>
<td>No additional allowance</td>
</tr>
<tr>
<td><strong>Contact Lenses</strong></td>
<td></td>
</tr>
<tr>
<td>Cosmetic</td>
<td>$100</td>
</tr>
<tr>
<td>Medically Necessary (soft)</td>
<td>$150</td>
</tr>
<tr>
<td>Medically Necessary (hard)</td>
<td>$100</td>
</tr>
<tr>
<td><strong>Low Vision Aids</strong></td>
<td>$300</td>
</tr>
</tbody>
</table>

*All allowances towards retail

If you select a non-participating provider, you will be reimbursed for expenses up to the maximum limits of the above schedule. The non-participating reimbursement schedule may not cover the entire cost of the examination, glasses, or contacts.
**How Often Are Services Available?**

Eligible subscribers 19 years of age and over and under the age of 40 are entitled to one vision examination and one pair of glasses (lenses and frames) or contact lenses once every 24 months. Eligible subscribers under the age of 19 and over age 40 are entitled to an examination and lenses once every 12 months.

Frames are available once every 24 months, regardless of a person's age.

Eligibility will be determined from the date of the last previously covered examination.

**How Do I Use The Plan?**

NVA has a network of participating ophthalmologists, optometrists, and opticians to serve you. You can access the names of the participating providers on NVA's website at www.e-nva.com.

When making your appointment with an NVA participating provider, notify them that your coverage is administered by NVA and sponsored by the Pennsylvania State System of Higher Education, NVA Sponsor #215. The provider will telephone NVA to verify your vision care eligibility.

At the time of your first appointment, present your NVA identification card. You do not need to obtain a claim form.

The provider will inform you of your eligibility status prior to rendering services.

To verify benefit eligibility yourself prior to scheduling your appointment, you may contact NVA's Customer Service department at 800-672-7723.

When the services have been completed, the provider and he or she will then forward the form to NVA for processing and payment.

**What If I Use A Non-Participating Provider?**

If you select a non-participating provider, you will be responsible for 100% of the cost at the time of service. Remember: obtaining vision care services from a non-participating provider will result in unnecessary out-of-pocket expense.

Reimbursement will be made directly to you from NVA. You must submit a copy of the itemized receipt along with a photocopy of your identification card to:
What Services And Materials Are Limited Or Excluded?

Limitations

• Payment will not be made for both eyeglasses (frames and lenses) and contact lenses within the same 12 month period for subscribers under 19 years of age or for subscribers 40 years of age and older, or within the same 24-month period for subscribers between the ages of 19 and 40.

• The following non-covered items are available at NVA discounted prices:

  - Photochromatic (gray and brown) light or dark
  - Tinted (other than pink #1 or #2)
  - Gradient or fashion colors
  - Coatings; mirror, anti-reflective, super a.r., color, edge, ultraviolet
  - Polish edges
  - Smart segment
  - Scratch resistant (lab or manufacture applied)
  - Rimless
  - Polycarbonate
  - Prescription sunglasses
Exclusions

- Services performed prior to your effective date.
- Services incurred after your termination date except for lenses and frames prescribed prior to such termination and delivered within 31 days from such date.
- The cost of any insurance premiums indemnifying against losses for lenses or frames.
- Services or materials provided by federal, state or local government, or workers' compensation.
- Procedures determined by NVA to be special or unusual, such as, but not limited to, orthoptics, vision training, and tonography.
- Examinations, materials, items or supplies which are not listed here as covered services.
- Any lenses which do not require a prescription.
- Replacement of lost, stolen, broken or damaged lenses, contact lenses or frames unless the frequency limitations are met.
- Industrial safety glasses and safety goggles.
- Charges for failure to keep a scheduled appointment or charges for completion of a claim form.

If any item is selected from the exclusion list, you will be required to pay the total cost.

Lasik Refractive Surgery Benefit

NVA offers a discount laser refractive surgery benefit at 15 to 30 percent off usual and customary rates through a nationwide network of credentialed providers.

To utilize the benefits simply contact a participating provider to schedule a consultation. When scheduling the appointment, please notify the provider of your sponsoring organization, Pennsylvania State System of Higher Education, NVA Sponsor #215.
***IMPORTANT***

The employee/patient is responsible for all charges relating to Refractive Surgery. Neither the plan sponsor or NVA will provide reimbursement for Refractive Surgery.

For a list of Laser Refractive Surgery providers nationwide visit us on the web at www.e-nva.com

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**Contact Fill**

The CFI contact lens department (Contact Fill) provides at home delivery service for your replacement contact lens needs. CFI supplies the same brand name lenses that your doctor prescribes. Moreover, because CFI dispenses a higher volume than local providers do, we are able to pass on substantial discounts to you of up to 50%.

Simply have a current contact lens prescription and call or email at 1-866-CFI-1EYE or cservices@contactfill.com. A professional team of American Board of Optometry certified opticians and customer service representatives will be there to assist you.

Your vision plan is being administered by National Vision Administrators. If you have questions or require information, call or write:

National Vision Administrators
P.O. 2187
Clifton, NJ 07015
(800) 672-7723 or (973) 574-2400
www.e-nva.com

This pamphlet is an overview of vision benefits. If there is a difference between the wording of the pamphlet and the contract between the Pennsylvania State System of Higher Education and NVA, the contract will govern.

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