NATIONAL VISION ADMINISTRATORS, LLC.



HIGHLIGHTS	AMOUNTS COVERED	
EXAMINATION	In-Network	Out-of-Network
Once every 12 months from last date of service	100% after \$10 copay	\$35
FRAMES		
Once every 12 months from last date of service (up to a specified dollar amount); overages at retail less 30%.	\$82 retail 30% discount off balance*	\$60 retail
EYEGLASS LENSES (per pair) Once every 12 months from last date of service.		
Single Vision Standard Lenses	100%	\$35 retail
Bifocal Standard Lenses	100%	\$45 retail
Trifocal Standard Lenses	100%	\$55 retail
Aphakic/Lenticular Standard Lenses	100%	\$80 retail
CONTACT LENSES Once every 12 months from last date of service		
Payment will be made for either eye glass lenses or contact lenses. Payment will not be made for both. Contact lens evaluation or fitting fee is deducted from the contact lens allowance.	Up to \$100 retail 25% discount off balances over \$100*	Up to \$75 retail
Medically necessary (per pair) Prior authorization required.	100%	\$150
LENS OPTIONS Lens Options purchased from a participating NVA provider will be provided to the member at the amounts Lens Options that are purchased from a Non-Participating will not be discounted and are the full responsi LENS OPTIONS Due to their everyday low prices the amounts listed below may not be applicable		
LENS OPTIONS Due to their everyday low prices the amounts listed below may not be applicable at Wal-Mart/Sam's Club.		
Solid Tint	\$10	No discount
Fashion Gradient Tint	\$12	No discount
Standard Scratch-Resistant Coating	\$10	No discount
Ultraviolet Coating	\$12	No discount
Standard Anti-Reflective Coating	\$40	No discount
Glass Photogray (Single Vision)	\$20	No discount
Glass Photogray (Multi-Focal)	\$30	No discount
Progressive Standard Lenses	\$50	No discount
Transitions Single Vision Standard	\$65	No discount
Transitions Multi-Focal Standard	\$70	No discount
Polycarbonate (Single Vision)	\$25	No discount
Polycarbonate (Multi-Focal)	\$30	No discount
Blended Segment	\$30	No discount
Polarized	\$75	No discount
Progressive Premium Lenses	\$100	No discount
High Index	\$55	No discount
All Other Lens Options	Retail Less 20%	No discount
ADDITIONAL SUPPLIES		
For additional purchases during the benefit period, members are eligible to access the EyeEssential SM plan discounts for NVA participating providers only.		
LASIK SURGERY		
Surgery must be through participating providers	Retail Discount of 5% - 15%	No discount

*Does not apply to Wal-Mart/Sam's Club, Contact Fill or the following locations: Target, Sears, JC Penney, Boscov's, Pearle, K-Mart, Macy's.

This is a general description of benefits, limitations and exclusions of the vision plan coverage; the terms and conditions of coverage shall be governed solely by the contract issued to the group. Contact your employer for additional benefit details.

WalMart providers will administer the exam, contact lens evaluation/fitting, and standard eyeglass lens benefits as stated above, however discounts are not available as stated for frames and additional supplies. Frame allowance may vary.

Provider Search

Search for participating NVA providers:

1. Visit www.e-nva.com

- 2. Click "Find Providers"
- 3. Enter group number:
 - 838282515

CONTACT FILL INC. - Contact lens mail order

NVA offers a contact lens mail-order benefit through its subsidiary, Contact Fill, Inc., which offers all major brands of contact lenses including disposable, Toric and cosmetic color-enhancing contacts. This benefit provides a significant savings and the added convenience of direct delivery. Below are four different options for ordering and re-ordering lenses:

- (866) CFI-1EYE (The average order takes less than four minutes to complete.) Phone:
- Fax: (866) 589-6969
- E-Mail: cservices@contactfill.com
- Mail: •

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- Contact Fill, Inc. 5040 Ritter Road
 - Mechanicsburg, PA 17055

A valid prescription is required to dispense contact lenses by mail. NVA's qualified optician will verify your prescription with the provider, for phone and e-mail orders. All orders are shipped from our Mechanicsburg, PA location.

CUSTOMER SERVICE:

NVA's Customer Service Department is available 24 hours a day, seven days a week by calling 1-800-672-7723. Representatives can assist with questions on many subjects including eligibility, claim status, benefits, and locating providers.

NVA's website, www.e-nva.com offers a provider network directory that is searchable by name, zip code, and city or state. Once on the home page of the web site you will need to click on Find Provider. You will then need to enter the group number from your NVA vision ID card, enter a ZIP Code or City/State, and then choose your search radius.

EyeEssentialsm Plan

Please Note: After you have exhausted your funded benefit, you are eligible to access the NVA EyeEssentialsm Plan. The EyeEssentialsm Plan is an In-Network Benefit Only. Benefit Frequencies are unlimited.

	Member Cost at Participating Provider	Non-Participating Provider
Examination:	Retail less \$10	Not Applicable
Contact Lens Evaluation/Fitting:	Retail less 10%	Not Applicable
Lenses: Single Vision Bifocal Trifocal Lenticular	Glass or Plastic \$35.00 \$55.00 \$70.00 \$70.00	Not Applicable
Frame:	Retail less 35%	Not Applicable
Contact Lenses ①: Conventional Disposable	Retail less 15% Retail less 10%	Not Applicable Not Applicable

Discount is not applicable to mail order; however, you may get even better pricing 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 pricing list below:

- \$12 Solid / Gradient Tint
 - \$75 Polarized
- \$15 Standard Scratch-Resistant Coating
 - \$12 Ultraviolet Coating
 - \$45 Standard Anti-Reflective
- \$50 Progressive Lenses Standard \$65 Transitions Single Vision Standard
- \$70 Transitions Multi-Focal Standard
- \$35 Polycarbonate (Single Vision) \$35 Polycarbonate (Multi-Focal)

Options not listed will be priced by NVA providers at their reasonable & customary retail price less 20%.

Wal-Mart / Sam's Club Stores: Due to their everyday low prices Wal-Mart / Sam's Club stores participate in the Eye Essentials program but do not accept the discount prices above. Doctors affiliated with Wal-Mart / Sam's Club are not Wal-Mart / Sam's Club employees; therefore, participation for exams varies.

Deductibles, coinsurance and copayments under this program are separate from any deductibles, coinsurance and copayments described in your company's other health benefits coverage. Benefits will be administered by National Vision Administrators, LLC. (NVA). Insured Plans will be underwritten by National Guardian Life Insurance Company.