SCHEDULE OF VISION BENEFITS

	Participating Provider	
Examination:	**$38.00 (PA)** **$50.00 (All other States)**	
Lenses:	**Glass**	**Plastic**
Single Vision	$30.00	$31.00
Bifocal	$41.00	$45.00
Trifocal	$50.00	$55.00
Lenticular	Retail less 25%	
Frame:	Wholesale Cost +50%	
Contact Lenses①:	Retail less 25%②	

①Additional professional services related to contact lenses (Evaluation/Fitting Fees) are included in the discounted amount.
②Discount is not applicable to mail order; However you may get even better pricing through Contact Fill.

Wal-Mart, Sam's Club, Target, Sears, JC Penney, Boscov's, Pearle, K-Mart, & Macys stores participate in the Opti-Vision® Program but do not accept the discount prices above.

Lens options:
You will be charged by the participating provider up to the wholesale cost, plus fifty percent (50%) on each option selected, or the reasonable and customary fee, whichever is less.

Discounted Lens Options Include:
Photochromatic, Scratch Resistant, Fashion, Gradient, Solid Tints, Progressive or No-line Multifocals, Anti-reflective, Polycarbonate, Prescription Sunglasses, UV Coatings, Transitions, Polarized, High Index.

PO Box 2187
Clifton, NJ 07015
www.e-nva.com

800-672-7723

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COUNCIL 13 AFSCME UNION LABEL

National Vision Administrators, L.L.C.
Opti-Vision®

United Church of Christ Homes

National Vision Administrators, L.L.C. (NVA) has been contracted by your group to offer a vision care plan to you and your family. Founded in 1979, NVA manages vision benefit services for approximately seven (7) million covered lives nationally.

How Your Program Works
- For your convenience, at the start of the program, you will receive two identification cards with participating providers in your zip code area listed on the back.
- When scheduling your comprehensive eye examination, please notify the NVA participating provider of your choice that your Opti-Vision® program is administered by NVA.
- At the time of your appointment, simply present your NVA identification card to the provider or indicate that your program is administered by NVA.
- Be sure to inform the provider of your medical history and any medications you may be taking.
- You must obtain benefits from an NVA participating provider.
- Discounted costs are the responsibility of the member at the time services are rendered.

Eligibility:
All employees and eligible dependent(s) are entitled to use the Opti-Vision® Program. There is no limit to the number of times you or your eligible dependent(s) may use your identification card to obtain services or eyewear.

IMPORTANT: This card cannot be used in conjunction with any other offer (including, but not limited to, coupons, special promotions, etc.).

Customer Service:
To verify eligibility, locate a participating provider and receive answers to all your vision care questions call NVA: 1-800-672-7723 (TDD: 973-574-2599).
- NVA's Interactive Voice Response (IVR) system is available twenty-four (24) hours per day, seven (7) days per week. The IVR allows you to locate a participating provider in your area, check eligibility as well as the status of your claim(s).
- An NVA Customer Service Representative can be contacted twenty-four (24) hours per day, seven (7) days per week.

GROUP EFFECTIVE DATE: 01/01/2013

Benefits at Participating Providers:
Highlights of the vision care benefit provided are:

- Extensive national provider network
- Enhanced in-network benefits:
  - Comprehensive Eye Examination at a discounted fixed cost
  - Standard Eyeglass Lenses at a discounted fixed cost
  - Discount on any Frames of your choice
  - Discount on Contact Lenses

Examination:
The comprehensive exam includes case history, examination for pathology or anomalies, visual acuity (clearness of vision), refraction, tonometry (glaucoma test) and dilation. Comprehensive eye examinations can aid in the early detection of ocular diseases and other serious medical conditions, diabetes and cardiovascular disease for example.

Lenses:
NVA provides discounted coverage for standard eyeglass lenses, glass or plastic, any size.

Frames:
Select any frame from the participating providers inventory. The participating provider will charge you up to the wholesale cost for frames, plus fifty percent (50%), or their reasonable and customary fee, whichever is less. This pricing structure greatly reduces your out-of-pocket expenses. Eye care providers normal retail prices on frames are often as much as three times (3x) the wholesale cost. Frame choices may vary from office to office.

Contact Lenses:
The participating provider will charge his or her reasonable and customary fee, less twenty-five percent (25%) for contact lenses and the contact lens evaluation/fitting.
Important: Disposable Contact Lenses are limited to a "one time only" discount per calendar year.

Exclusions:
No payment is made for medical or surgical treatments / Rx drugs or OTC medications / non-prescription lenses / two pair of glasses in lieu of bifocals / subnormal visual aids / vision examination or materials required for employment / replacement of lost, stolen, broken or damaged lenses/ contact lenses or frames except at normal intervals when service would otherwise be available / services or materials provided by federal, state, local government or Worker's Compensation / examination, procedures training or materials not listed as a covered service / industrial safety lenses and safety frames with or without side shields / parts or repair of frame / sunglasses.

Valuable Member Discounts
Laser Eye Surgery: NVA has chosen **The National LASIK Network** to serve their members. This network was developed by **LCA Vision** in 1999 and is one of the largest panels of LASIK surgeons in the U.S.

Members are entitled to significant discounts and a free initial consultation with all in-network providers.

All providers are contracted to extend members discounts on standard prices or promotional prices, ensuring the member will pay less than the public.

- 15% off standard prices - or - 5% off promotional pricing

All-Inclusive Discount

- All in network providers extend the discount on the entire cost of the procedure, maximizing member savings.

Additional Member Value – Members are entitled to these additional benefits available exclusively at select providers (over 70 locations nationwide).

- Special "set prices" ranging from $695 to $1,895 per eye on select technologies.
- Free initial consultation and comprehensive LASIK exam
- Advanced laser technologies including Wavefront and IntraLase (All-Laser LASIK)
- Attractive financing options available

The process is simple:

- *Find a provider (Call 1-877-295-8599 or visit* www.e-nva.com)
- *Schedule a pre-operative exam to determine if laser vision correction is right for you*
- *Schedule a treatment*
- *Pay discounted member price directly to the provider*

Mail Order Contact Lenses Through Contact Fill:
NVA also provides you with the convenience and savings of Contact Fill, our mail order contact lens replacement program, online at www.contactfill.com or by calling (866) 234-1393. The same brand name contact lenses you receive from your local retailer are also available through Contact Fill with significant savings and the ease of home delivery. Due to the competitive and already low pricing available through Mail Order, the contact lens discount of 25% does not apply.

Plan Specific Details Online:
The NVA website, www.e-nva.com.is easy to use and provides the most up to date information for program participants:

- Locate a nearby provider by name, zip code, or City/State
- Nominate a provider to join the NVA network
- Verify eligibility for you or a dependent
- View benefit program and specific details
- Print ID cards (if your program allows)

If you are not a registered subscriber, you can still search our providers online by selecting the "Find a Provider" link on our home page. Enter group number **0998404201** or the group number on the identification card you will be receiving prior to your effective date and enter in your search parameters. It's that easy!
Please Note: Opti-Vision® is not Insurance.