

# ESI Educational Services

## Eye Care Highlight Sheet



### Plan 1: TriChoice Sharper Vision Plan Summary

	VSP Choice Network	Out of Network
<b>Deductibles</b>		
	\$10 Exam	\$10 Exam
	\$25 Eye Glass Lenses or Frames*	\$25 Eye Glass Lenses or Frames*
<b>Annual Eye Exam</b>	Covered in full	Up to \$45
<b>Lenses (per pair)</b>		
<b>Single Vision</b>	Covered in full	Up to \$30
<b>Bifocal</b>	Covered in full	Up to \$50
<b>Trifocal</b>	Covered in full	Up to \$65
<b>Lenticular</b>	Covered in full	Up to \$100
<b>Progressive</b>	See lens options	NA
<b>Contacts</b>		
<b>Fit &amp; Follow Up Exams</b>	15% discount See Additional Sharper Vision Features.	No benefit
<b>Elective</b>	Up to \$130	Up to \$105
<b>Medically Necessary</b>	Covered in full	Up to \$210
<b>Frames</b>	\$130	Up to \$70
<b>Frequencies (months)</b>		
<b>Exam/Lens/Frame</b>	12/12/24 Based on date of service	12/12/24 Based on date of service

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

### Lens Options (member cost)\*

	VSP Choice Network	Out of Network
<b>Progressive Lenses</b>	\$70-\$150	No benefit
<b>Std. Polycarbonate</b>	Covered in full for dependent children	No benefit
	\$40 adults	
<b>Solid Plastic Dye</b>	\$15 (except Pink I & II)	No benefit
<b>Plastic Gradient Dye</b>	\$20	No benefit
<b>Photochromatic Lenses (Glass &amp; Plastic)</b>	\$82	No benefit
<b>Scratch Resistant Coating</b>	\$17-\$33	No benefit
<b>Anti-Reflective Coating</b>	\$43-\$95	No benefit
<b>Ultraviolet Coating</b>	\$17	No benefit

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

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### Additional Sharper Vision Choice Network Features

<b>Contact Lenses Elective</b>	Cost of the fitting and evaluation is deducted from the allowance and any amount left is deducted from the material allowance. 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 chosen in lieu of glasses.  Current soft contact lens wearers may be eligible for a special program that includes an initial contact lens evaluation and initial supply of lenses. Contact VSP or your VSP provider for additional details.
<b>Additional Glasses</b>	20% discount off the retail price on additional pairs of prescription glasses (complete pair).
<b>Frame Discount</b>	VSP offers a 20% discount off the remaining balance in excess of the frame allowance.
<b>Laser VisionCare</b>	VSP offers an average discount of 15% on 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.
<b>Low Vision</b>	With prior authorization, 75% of approved amount (up to \$1,000 is covered every two years).

### Rx Savings

Plan members and their covered dependents (even their pets) can save on prescription medications through any Walmart or Sam's Club pharmacy across the nation. This Rx discount is offered at no additional cost, and it is not insurance.

To get the Rx discount, members need to present an Rx discount savings ID card. To get one of these ID cards, visit [reliancestandard.com/dental-vision](http://reliancestandard.com/dental-vision) and sign into (or create) a Member Services secure account. Then print a copy of the ID card.

### 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. RSL is domiciled in Illinois, and its headquarters remain in Philadelphia. A subsidiary, First Reliance Standard Life Insurance Company, was formed in 1984, and licensed to do business in the state of New York.

### 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](http://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) 309-2580. 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 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.**