

# DICKINSON COLLEGE

VBA# 647

## MANAGED VISION CARE PROGRAM ZERO COPAYMENT PROGRAM

### FREQUENCY OF SERVICE:

DEPENDENT AGE: 26

	<u>Employee</u>	<u>Spouse</u>	<u>Children</u>
Vision Exam	12 Months	12 Months	12 Months
Lenses	12 Months	12 Months	12 Months
Frames	24 Months	24 Months	24 Months

### BENEFITS:

### EMPLOYEE CAN SELECT EITHER:

	<u>VBA Participating Doctor (15,000 Nationwide)</u>	<u>OR</u>	<u>Non-Participating Doctor</u>
	<u>Amount Covered</u>		<u>Amount Reimbursed</u>
Vision Exam (for glasses)	100%		\$ 40.00
Clear Standard Lenses (Pair):			
Single Vision	100%		\$ 40.00
Bifocal	100%		50.00
Blended "No-Line" Bifocals	100%		50.00
Trifocal	100%		75.00
Lenticular	100%		100.00
Progressive	Controlled Cost****		75.00
1 yr Scratch Protection	100%		N/A
Polycarbonate Lens Material***	100%		N/A
Frame	100%*		\$ 50.00
- OR -			
Contacts (selected in lieu of all eyeglass benefits listed above)*****			
Selected In Lieu of Glasses	\$150.00		\$150.00
Medically Required	UCR**		300.00

- \* Within the program's \$50 wholesale allowance (approximately \$125 to \$150 retail).
- \*\* Usual, Customary and Reasonable as determined by VBA.
- \*\*\* Available In-Network at no charge for children under age 19.
- \*\*\*\* Progressive Lenses typically retail from \$150 to \$400, depending on lens options. VBA's controlled costs generally range from \$45 to \$175.
- \*\*\*\*\* The contact allowance is applied to all services/materials associated with contact lenses. This includes, but not limited to, contact exam, fitting, dispensing, cost of lenses, etc. No guarantee the contact allowance will cover entire contact costs (materials/services).

**COST PER EMPLOYEE PER MONTH: Rates are guaranteed for the full 2 years of the contract and are based on 100% employee contributions through a qualified section 125 plan. Once an employee makes this selection, they are committing to a 24 month participation period.**

# LIMITATIONS

**Vision Benefits of America** is designed to cover visual needs rather than cosmetic materials, and consequently includes some limitations in order to control costs. The following options or services will generally result in additional charges to the patient or are not covered under the plan.

## ADDITIONAL CHARGES

A patient selecting any of the following items will be responsible for the additional charges, all of which are monitored and controlled by **VBA**.

- Tinted Lenses
- Photochromic lenses
- Polycarbonate (*covered under age 19*)
- Hi-Index lenses
- Progressive (available starting at \$45)
- The coating of the lens or lenses (*except 1-Yr Scratch Protection*)
- A frame that costs more than the plan allowance
- Rimless frames

Additionally, costs for contact lenses/services in excess of the plan's scheduled reimbursement allowances are the responsibility of the patient.

## NOT COVERED

The contract gives **VBA** the right to waive any of the plan limitations if, in the opinion of our optometric consultants, it is necessary for the patient's welfare. **VBA** provides no benefit for professional services or materials connected with the following:

- Orthoptics or vision training
- Non-prescription lenses
- Two pair of glasses in lieu of bifocals
- Medical or surgical treatment of the eyes
- Any eye examination, or corrective eyewear, required by an employer as a condition of employment
- Services or materials provided as a result of any Workers' Compensation Law or similar legislation
- Glasses and contacts during the same eligibility period

Lenses and frames furnished under this program which are lost or broken will not be replaced except at the normal intervals when services are otherwise available.

**NOTE:** In addition, if the covered person does not obtain the **VBA** benefit form in advance, but visits the Participating Doctor as a private patient, the Participating Doctor is not obligated to accept **VBA** fees as full payment for these services, and may elect to charge his or her usual and customary fees.