



NEAD Insurance Trust

Visit our website: www.neadinsurancetrust.org

Your vision coverage

GUARDIAN GROUP No: 00584304

Option I: Significant out-of-pocket savings available with your Full Feature plan by visiting one of Davis Vision's network locations including retail centers such as Costco®, Wal-Mart®, JCPenney®, Target®, Sam's Club®, Pearle®, Visionworks®. You can also use your network benefits online at Visionworks®.com, glasses®.com, or 1800contacts®.com.

Your Vision Plan

Full Feature - Designer

Your Network

Davis Vision

Copay

Exam Copay	\$10
Materials Copay (<i>waived for elective contact lenses</i>)	\$25

Sample of Covered Services (co-insurance)

You pay (after copay if applicable):

	In-Network	Out-of-network
Eye Exams	\$0	Amount over \$50
Single Vision Lenses	\$0	Amount over \$48
Lined Bifocal Lenses	\$0	Amount over \$67
Lined T rifocal Lenses	\$0	Amount over \$86
Lenticular Lenses	\$0	Amount over \$126
Frames	\$80% of amount over \$130* ²	Amount over \$108
Contact Lenses (Eleave and conventional)	\$85% of amount over \$130*	Amount over \$108
Contact Lenses (Planned replacement and disposable)	\$85% of amount over \$130*	Amount over \$108
Contact Lenses (Medically Necessary)	\$0	Amount over \$210
Cosmetic Extras	Avg. 40-60% off retail price	No discounts
Glasses (Additional pair of frames and lenses)	Courtest discount from most providers	No discounts
Laser Correction Surgery Discount	Up to 25% off the usual charge or 5% off promotional price	No discounts

Service Frequencies

Exams	Every calendar year
Lenses (for glasses or contact lenses)††	Every calendar year
Frames	Every two calendar years
Network discounts (<i>glasses and contact lens professional service</i>)	Applies to first purchase & courtesy discount from most providers on subsequent purchases.

Dependent Age Limits

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Visit www.GuardianAnytime.com and click on "Find a Provider"

This is only a partial list of vision services. Your certificate of benefits will show exactly what is covered and excluded.

Davis

- †† Benefit includes coverage for glasses or contact lenses, not both.
- Contact lenses from Davis Vision's Collection are available at most private practice locations with Full Feature and Materials Only plans. Contacts from the collection are covered in full including fitting and evaluation, in excess of the plan's materials copay. Elective contact lenses that are not part of the Collection are covered up to the plan's elective contact lens allowance and the materials copay is waived.
- *Additional discounts are not available at all private practice locations. Costco, Walmart, Sam's Club, glasses.com, and 1800contacts.com do not allow additional discounts.

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