



Seeing what's next,
A vision care proposal for...

Lake County

Superior National Network
July 23, 2020



Lake County

Proposed Effective Date: January 1, 2021

Vision Plan With Discount Features

Superior National Network - Base Plan Voluntary

Tier	Monthly Premiums
Employee	\$6.09
Employee + One Dependent	\$11.19
Employee + Family	\$18.94

Co-Pays		Services	Frequency
Exam	\$10	Exam	12 Months
Materials ¹	\$25	Frames	24 Months
Contact Lens Fitting	\$0	Contact Lens Fitting	12 Months
		Lenses	12 Months
		Contact Lenses	12 Months

Benefits	In-Network	Out-of-Network
Exam (Ophthalmologist)	Covered In Full	Up to \$37
Exam (Optometrist)	Covered In Full	Up to \$28
Frames	\$130 retail allowance	Up to \$65
Contact Lens Fitting (Standard ²)	Covered In Full	Not Covered
Contact Lens Fitting (Specialty ²)	\$50 retail allowance	Not Covered
Lenses (Standard) Per Pair:		
Single Vision	Covered In Full	Up to \$29
Bifocal	Covered In Full	Up to \$43
Trifocal	Covered In Full	Up to \$53
Progressive	Covered at lined trifocal level	Up to \$53
Lenticular	Covered In Full	Up to \$84
Polycarbonate for Dependent Children	Covered In Full	Not Covered
Factory Scratch Coat	Covered In Full	Not Covered
Contact Lenses ³	\$150 retail allowance	Up to \$100
Medically Necessary Contact Lenses	Covered In Full	Up to \$210

Rate Assumptions

- Rates are guaranteed for 5 years.
- Minimum requirements:
 - Minimum 10 enrolled employees.
 - The employer pays 0% of the employee premium and 0% of the dependent premium.

This quote is valid for effective dates within 90 days of the proposed effective date noted above. The proposed rates are based on the information provided to prepare this quote and the parameters outlined in this quote. This quote is subject to adjustment if actual information is materially different than that provided, or if there are changes from the parameters outlined in this quote.

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements. All allowances are at a retail value; the insured is responsible for any charges in excess of this retail allowance.

¹ Materials co-pay applies to lenses and frames only, not contact lenses.

² Standard Contact Lens Fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only.

Specialty Contact Lens Fitting applies to new contact wearers and/or a member who wears toric, gas permeable, or multi-focal lenses.

³ Contact lenses are in lieu of eyeglass lenses and frames benefit.

Underwritten by: National Guardian Life Insurance Company
National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, aka The Guardian or Guardian Life



Lake County

Proposed Effective Date: January 1, 2021

Vision Plan With Discount Features

Superior National Network - Buy Up Plan Voluntary

Tier	Monthly Premiums
Employee	\$7.46
Employee + One Dependent	\$13.70
Employee + Family	\$23.18

Co-Pays		Services	Frequency
Exam	\$10	Exam	12 Months
Materials ¹	\$25	Frames	12 Months
Contact Lens Fitting	\$0	Contact Lens Fitting	12 Months
		Lenses	12 Months
		Contact Lenses	12 Months

Benefits	In-Network	Out-of-Network
Exam (Ophthalmologist)	Covered In Full	Up to \$37
Exam (Optometrist)	Covered In Full	Up to \$28
Frames	\$150 retail allowance	Up to \$78
Contact Lens Fitting (Standard ²)	Covered In Full	Not Covered
Contact Lens Fitting (Specialty ²)	\$50 retail allowance	Not Covered
Lenses (Standard) Per Pair:		
Single Vision	Covered In Full	Up to \$29
Bifocal	Covered In Full	Up to \$43
Trifocal	Covered In Full	Up to \$53
Progressive	Covered at lined trifocal level	Up to \$53
Lenticular	Covered In Full	Up to \$84
Polycarbonate for Dependent Children	Covered In Full	Not Covered
Factory Scratch Coat	Covered In Full	Not Covered
Contact Lenses ³	\$200 retail allowance	Up to \$100
Medically Necessary Contact Lenses	Covered In Full	Up to \$210

Rate Assumptions

- Rates are guaranteed for 5 years.
- Minimum requirements:
 - Minimum 10 enrolled employees.
 - The employer pays 0% of the employee premium and 0% of the dependent premium.

This quote is valid for effective dates within 90 days of the proposed effective date noted above. The proposed rates are based on the information provided to prepare this quote and the parameters outlined in this quote. This quote is subject to adjustment if actual information is materially different than that provided, or if there are changes from the parameters outlined in this quote.

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements. All allowances are at a retail value; the insured is responsible for any charges in excess of this retail allowance.

¹ Materials co-pay applies to lenses and frames only, not contact lenses.

² Standard Contact Lens Fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only.

Specialty Contact Lens Fitting applies to new contact wearers and/or a member who wears toric, gas permeable, or multi-focal lenses.

³ Contact lenses are in lieu of eyeglass lenses and frames benefit.

Underwritten by: National Guardian Life Insurance Company
National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, aka The Guardian or Guardian Life



Superior National Network

- We offer a broad provider network of MDs, ODs, national and regional optical retail chains (in network) including LensCrafters, Target Optical, Pearle Vision and additional providers as noted below.
 - Benefit allowances remain the same across the full provider network so you receive the same level of benefits regardless of the in-network provider chosen.
 - More one-hour and same-day service options providing members with swift solutions to vision care.
 - Freedom to choose the same or different providers for exam and materials.
 - In-network online shopping through leading retailers Glasses.com, 1-800 Contacts, and ContactsDirect
- A National LASIK Network of laser vision correction providers, featuring QualSight, offers Superior Vision members a discount on services. These discounts should be verified prior to service.
- A National Hearing Network of hearing care professionals, featuring Your Hearing Network, offers Superior Vision members discounts on services, hearing aids and accessories. These discounts should be verified prior to service.



Superior Value

- Separate Stand-alone Contact Lens Fitting Benefit. Contact lenses are covered as a separate benefit—so the full materials allowance can be used for materials.
- Members may also receive additional discounts, including 20% off lens upgrades and 30% off additional pairs of glasses. Discounts are provided by participating providers. Members should verify if their provider participates in the discount feature before receiving service.

For more information or additional group quotes, please contact:

Tony Johnston, MBA
Senior Client Manager
(312) 636-9373
tony.johnston@versanthealth.com