

Vision Insurance - Gold Plan Summary

Offering Vision benefits does a lot more than provide employees with access to discounted eye wear. Regular eye exams can provide early detection of eye diseases, as well as health conditions like diabetes and high blood pressure. Our plans provide the freedom to choose any Vision care provider, but members may save more at a participating network provider. Plus, **examinations, and single or bifocal lenses are covered at 100%** when using a participating provider.

Benefit Amounts		<i>This is a partial listing only. Please refer to the policy for details.</i>		
		In-network benefits	Out-of-network reimbursements	
Examination	Once every 12 months¹	Covered 100%	Up to \$70	
Lenses	Once every 12 months¹			
	Single vision	Covered 100%	Up to \$45	
	Bifocal vision	Covered 100%	Up to \$115	
	Intermediate vision	Covered 100%	Up to \$115	
	Trifocal	Covered 100%	Up to \$190	
	Lenticular	Covered 100%	Up to \$190	
Lens Options	Once every 12 months¹			
	Scratch resistant coating	Covered 100%	N/A	
	Fashion/gradient tint	Covered 100%		
	Solid tint	Covered 100%		
	Glass photogrey single vision lens	Covered 100%		
	Glass photogrey bifocal and trifocal lens	Covered 100%		
	Ultraviolet (UV) coating	Covered 100%		
	Standard anti-reflective (AR) coating	Covered 100% after \$35 copay		
	Polarized lenses	Discounted to \$75²		
	Polycarbonate lenses	Covered 100%		
	Standard progressive lenses	Covered 100%		
	Premium progressive lenses	Covered 100% after \$40 copay		
Frames	Once every 12 months¹			
	Frame allowance	\$175 retail allowance⁵ (20% overage discount)		Up to \$100
Contacts	Once every 12 months¹			
<i>(In lieu of eyeglasses)</i>	Maximum allowance for conventional lenses	\$175 retail allowance³ (10% overage discount)	Up to \$290⁶	
	Maximum allowance for disposable lenses	\$175 retail allowance³ (10% overage discount)		
	Medically necessary contact lenses ⁴	Covered 100%		
	Evaluation, fitting, and follow-up care - standard lens	Covered 100%	N/A	
	Evaluation, fitting, and follow-up care - specialty lens	Covered 100%		

¹Benefit year is based on an enrollee's last date of service.

²Actual discounted amounts may vary.

³Does not apply at Contact Fill or Cole corporate locations (if applicable) and where prohibited by law. Prohibited by some manufacturers.

⁴Prior authorization required.

⁵Does not apply for certain proprietary frame brands and where prohibited by law.

⁶Only covered if member chooses contact lenses.

Getting the most out of your Vision Plan

Members have the freedom to visit the Vision Care provider of their choice but out-of-pocket expenses may be reduced significantly when choosing a network provider. Our network has more than **40,000+ eye care professionals** including retailers and independent doctors nationwide. **Locate participating providers at: www.e-nva.com.**

Additionally, after the member has exhausted their funded benefit, they're eligible to access significant discounts on materials through participating network providers through the **EYEESSENTIAL Plan**.

Register your account online

Once enrolled, members can register their account online at **www.e-nva.com** and use a full menu of helpful tools:

- **View eligibility information** and print copies of **ID cards**
- **Search participating eyecare professionals** in the area, or nominate a preferred eyecare professional (if not participating)
- **Submit, view, and check the status of claims**
- Find answers to our most **frequently asked questions**
- **Use the Member's Guide to Purchasing Eyewear -**

Vision Benefit Maximizer

Find an eyecare professional's service level and frame inventory (the number of frames they have available at no additional out-of-pocket cost when using the vision plan)

Smart Buyer's Guide to Frames

Makes it easy to pick out frames according to face shape, skin tone, eye/hair color, etc.

Smart Buyer's Guide to Lenses

Find out which eyeglass lens types, materials, lens coatings, etc. are best for you

Vision Claims Guide

How often can I use my benefits?

Since the benefit year is based on your last date of service, you can use your benefits once every 12 months from the last date of service.

- Preventive eye health examination benefits are available once every 12 months.
- Lenses/frames or contact lenses are covered once every 12 months.

How do I find a participating provider?

Our policy with network option offers you the freedom to visit the Vision Care provider of your choice, but your out-of-pocket expenses may be reduced significantly when choosing an NVA (National Vision Administrators, L.L.C.) network provider.

If you choose to take advantage of the network savings, you can locate NVA Vision network providers on their website: www.e-nva.com

How do ShelterPoint and NVA work together?

ShelterPoint is your carrier, providing you with an insured Vision Care plan. NVA is a network enhancement to your underlying vision coverage from ShelterPoint: Participating providers accept a fixed, lower negotiated fee when receiving payment for their services. Your Benefit Plan Administrator can explain your specific benefit levels and fees.

Using the network is easy

No ID cards needed! In-network providers can **easily verify member information and eligibility for services without an ID card**, however for easy identification and reference, members may print them from their member portal.

No claim forms are needed for services from a participating network provider! Simply provide the office with the member ID number and/or name and date of birth of any covered member needing services.

How out-of-network services work

Members have the freedom to choose any Vision Care provider. When choosing an **out-of-network** provider, the member pays the fees for services and materials first to the provider **at point of service and is then reimbursed** according to their plan's schedule.

Out-of-network claims:

For services from an out-of-network provider, members need to submit a claim for reimbursement either online or by mail.

Vision Claim Administrator:

NVA

Attn: ShelterPoint

P.O. Box 2187

Clifton, NJ 07015

Claim forms are available for download at either:

www.shelterpoint.com or **www.e-nva.com**

How can I check the status of my claim?

- Visit the member portal at: **www.e-nva.com**
- Call the dedicated toll-free member services telephone number: **877-241-7124**

Exclusions & Limitations

No benefits are payable except as stated in the policy and certificate. This insurance does not apply to any expense for:

1. Services performed by a member of the covered person's immediate family;
2. Benefits provided under Medicare or other governmental program (except Medicaid), employers' liability or occupational disease law;
3. Benefits provided under any state or Federal workers' compensation law;
4. Services for which there is normally no charge;
5. Illness, accident, treatment, or medical conditions arising from intentionally self-inflicted injury; or
6. Illness, accident, treatment, or medical conditions arising from war or act of war, declared or not, or participation in a felony, riot or insurrection.

The information in this material is for illustrative purposes only, providing a general overview of featured benefit highlights provided under the policy. It is not a contract. In the event of conflicting information with the policy/certificate, the policy/certificate will take precedence over what is shown in this material. The policy described in this material covers Vision benefits only. All coverage extends up to policy limits. Policies are reviewed annually and may be cancelled for nonpayment. Please refer to the policy for coverage details, a complete listing of covered services, policy provisions, conditions, exclusions, and terms under which the policy may be continued or cancelled. Not available in all jurisdictions.

Policy available in and underwritten by:

ShelterPoint Life Insurance Company (principal office in Great Neck, NY) in: **MI** (SPL GV0215 P MI), **NY** (SPL GV 115 P NY).

ShelterPoint Insurance Company (licensed in 48 jurisdictions, not including NY) in: **AL** (SPI GV0215 P AL), **AK** (SPI GV0215 P AK), **AZ** (SPI GV0215 P AZ), **AR** (SPI GV0215 P AR), **CO** (SPI GV0215 P CO), **CT** (SPI GV0215 P CT), **DC** (SPI GV0215 P DC), **DE** (SPI GV0215 P DE), **FL** (SPI GV0215 P FL), **GA** (SPI GV0215 P GA), **IA** (SPI GV0215 P IA), **ID** (SPI GV0215 P ID), **IL** (SPI GV0215 P IL), **IN** (SPI GV0215 P IN), **KS** (SPI GV0215 P KS), **KY** (SPI GV0215 P KY), **LA** (SPI GV0215 P LA), **MS** (SPI GV0215 P MS), **MO** (SPI GV0215 P MO), **ND** (SPI GV0215 P ND), **NE** (SPI GV0215 P NE), **NH** (SPI GV0215 P NH), **NJ** (SPI GV0215 P NJ), **NV** (SPI GV0215 P NV), **OH** (SPI GV0215 P OH), **OK** (SPI GV0215 P OK), **OR** (SPI GV0215 P OR), **PA** (SPI GV0215 P PA), **RI** (SPI GV0215 P RI), **SC** (SPI GV0215 P SC), **SD** (SPI GV0215 P SD), **TN** (SPI GV0215 P TN), **TX** (SPI GV0215 P TX), **UT** (SPI GV0215 P UT), **VT** (SPI GV0215 P VT), **WV** (SPI GV0215 P WV), **WI** (SPI GV0215 P WI), **WY** (SPI GV0215 P WY).

For the most updated list of available states, please visit our website (www.shelterpoint.com).

This brochure only applies to NY.