



# Your NVA Opti-Vision® Benefit Summary

## Lafayette College

Effective: 03/01/1999

Group Number: 09980783

National Vision Administrators, L.L.C. (NVA) has been contracted by your group to offer a vision care plan to you and your family. Founded in 1979, NVA manages vision benefit services for approximately seven (7) million covered lives nationally.

### How Your Vision Care Program Works

For your convenience, at the start of the program, you will receive two identification cards with participating providers in your zip code area listed on the back. (You must obtain benefits from an NVA participating provider.)

When scheduling your comprehensive eye exam, please notify the NVA participating provider of your choice that your Opti-Vision® program is administered by NVA. Then at the time of your appointment, simply present your NVA identification card to the provider or indicate that your program is administered by NVA. Discounted costs are the responsibility of the member at the time services are rendered.

Be sure to inform the provider of your medical history and any prescription or over-the-counter (OTC) medications you may be taking.

### Eligibility

All employees and eligible dependent(s) are entitled to use the Opti-Vision® Program. There is no limit to the number of times you or your eligible dependent(s) may use your identification card to obtain services or eyewear. **Please Note:** This card cannot be used in conjunction with any other offer (including, but not limited to, coupons, special promotions, etc.).

Schedule of Vision Benefits		
Benefit	Participating Provider	
Examinations	\$38.00	
Lens Type	Glass	Plastic
Single Vision	\$30.00	\$31.00
Bifocal	\$41.00	\$45.00
Trifocal	\$50.00	\$55.00
Lenticular	Retail less 25%	Retail less 25%
Frames	Wholesale cost + 50%	
Contact Lenses*	Retail less 25%**	
<p>*Additional professional services related to contact lenses (Evaluation/Fitting Fees) are included in the discounted amount.</p> <p>**Discount is not applicable to mail order; however, you may get even better pricing through Contact Fill.</p> <p>Due to their everyday low prices, Wal-Mart / Sam's Club stores do not accept the discount prices above.</p>		

To verify your benefit eligibility prior to calling or visiting your eye care provider, please visit our website at [www.e-nva.com](http://www.e-nva.com) or contact NVA's Customer Service Department toll-free at 1-800-672-7723 (TDD line 1-888-820-2990) or NVA's Interactive Voice Response (IVR). Customer Service is available 24 hours a day, 7 days a week, 365 days a year. Any question any time.

### Examination

The comprehensive exam includes case history, examination for pathology or anomalies, visual acuity (clearness of vision), refraction, tonometry (glaucoma test) and dilation (if professionally indicated). Comprehensive eye examinations can aid in the early detection of ocular diseases and other serious medical conditions, diabetes and cardiovascular disease for example.

### Frames

Select any frame from the participating provider's inventory. The participating provider will charge you up to the wholesale cost for frames, plus fifty percent (50%), or their reasonable and customary fee, whichever is less. This pricing structure greatly reduces your out-of-pocket expenses. Eye care providers normal retail prices on frames are often as much as three times (3x) the wholesale cost. Frame choices may vary from office to office.



# Get a Better View

## Lenses

NVA provides discounted coverage for standard eyeglass lenses, glass or plastic, any size. For lens options, you will be charged by the participating provider up to the wholesale cost, plus fifty percent (50%) on each option selected, or the reasonable and customary fee, whichever is less.

**Discounted Lens Options Include:** Photochromatic, Scratch Resistant, Fashion, Gradient, Solid Tints, Progressive or No-line Multifocals, Anti-reflective, Polycarbonate, Prescription Sunglasses, UV Coatings, Transitions, Polarized, High Index.

## Contact Lenses

The participating provider will charge his or her reasonable and customary fee, less twenty-five percent (25%) for contact lenses and the contact lens evaluation/fitting. **Important:** *Disposable Contact Lenses are limited to a "one time only" discount per calendar year.*

NVA also provides you with the convenience and savings of Contact Fill, our mail order contact lens replacement program, online at [www.contactfill.com](http://www.contactfill.com) or by calling (866) 234-1393. The same brand name contact lenses you receive from your local retailer are also available through Contact Fill with significant savings and the ease of home delivery. Due to the competitive and already low pricing available through Mail Order, the contact lens discount of 25% does not apply.

## Laser Eye Surgery

NVA has chosen **The National LASIK Network** to serve their members. This network was developed by **LCA Vision** in 1999 and is one of the largest panels of LASIK surgeons in the U.S. Members are entitled to significant discounts and a free initial consultation with all in-network providers.

## Hearing Discount

You will receive up to 30-60% off retail at participating provider locations through EPIC Hearing.

## Benefits at Participating Providers

Highlights of the vision care benefit provided are:

- Extensive national provider network
- Enhanced in-network benefits: Comprehensive Eye Examination at a discounted fixed cost, standard Eyeglass Lenses at a discounted fixed cost, discount on any Frames of your choice, discount on Contact Lenses

## Plan Specific Details Online

The NVA website is easy to use and provides the most up to date information for program participants:

- Locate a nearby participating provider by name, zip code, or City/State, verify eligibility for you or a dependent
- View benefit program and specific detail, review claims, print ID cards (if your program allows), nominate a non-participating provider to join the NVA network

If you are not a registered subscriber, you can still search our providers online by selecting the "Find a Provider" link on our home page. Enter group number **09980783** or the group number on the identification card, and enter in your search parameters. It's that easy!

**Exclusions / Limitations:** *No payment is made for medical or surgical treatments / Rx drugs or OTC medications / non-prescription lenses / two pair of glasses in lieu of bifocals / subnormal visual aids / vision examination or materials required for employment / replacement of lost, stolen, broken or damaged lenses/ contact lenses or frames except at normal intervals when service would otherwise be available / services or materials provided by federal, state, local government or Worker's Compensation / examination, procedures training or materials not listed as a covered service / industrial safety lenses and safety frames with or without side shields / parts or repair of frame / sunglasses.*

## At NVA, We Work Only for Our Clients.

*Opti-Vision® is not Insurance.*

National Vision Administrators, L.L.C. • PO Box 2187 • Clifton, NJ 07015

Web: [www.e-nva.com](http://www.e-nva.com) • Toll-Free: 1.800.672.7723

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