



Your NVA EyeEssential® Plus Benefit Summary

Township of Gloucester

Effective: 01/01/2019
Group Number: 4213

National Vision Administrators, L.L.C. (NVA) has been contracted by your group to offer a comprehensive vision care plan to you and your eligible family members. 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.

When scheduling your comprehensive eye exam, please notify the NVA participating provider of your choice that your program is administered by NVA. Then at the time of your appointment, simply present your NVA identification card; the provider will inform you of your status prior to rendering any services. Discounted costs are the responsibility of the member at time of service. *(Be sure to inform the provider of your medical history and any prescription or over-the-counter (OTC) medications you may be taking.)*

Eligibility

Eligible members and dependents are entitled to receive one (1) vision examination once every calendar year. There is no limit to the number of times you or your eligible dependent(s) may use your identification card to obtain discounts on

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	Non-Participating Provider
Examination once every 12 months	Covered 100% after \$5.00 co-pay	Reimbursement up to \$35.00
Frames	Retail less 35%	n/a
Lens Type	Glass or Plastic	Glass or Plastic
Single Vision	\$35.00	n/a
Bifocal	\$55.00	n/a
Trifocal	\$70.00	n/a
Lenticular	\$70.00	n/a
Contact Lens*		
Evaluation/Fitting	Retail less 10%	n/a
Conventional	Retail less 15%	n/a
Disposable	Retail less 10%	n/a
<p><i>*Discount is not applicable to mail order; however, you may get <u>even</u> better pricing through Contact Fill.</i></p> <p><i>Regardless of medical or optical necessity, vision benefits are not available more frequently than specified in your policy.</i></p> <p><i>Due to their everyday low prices, Wal-Mart / Sam's Club stores participate in the Eye Essential Plus program but do not accept the discount prices above. Doctors affiliated with Wal-Mart / Sam's Club are not Wal-Mart/Sam's Club employees; therefore, participation for exams varies.</i></p>		

To verify your benefit eligibility prior to calling or visiting your eye care provider, please visit our website at 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 their reasonable and customary fee less thirty-five percent (35%). Frame choices may vary from office to office.



Get a Better View

Lenses

NVA provides discounted coverage for standard eyeglass lenses, glass or plastic. Lens options purchased from a participating provider can be obtained at the amounts listed in the fixed-option pricing list below:

\$12 Solid / Gradient Tint	\$50 Progressive Lenses Standard (<i>fixed pricing not available on certain brands</i>)
\$15 Standard Scratch-Resistant Coating	\$65 Transitions Single Vision Standard
\$12 Ultraviolet Coating	\$70 Transitions Multi-Focal Standard
\$45 Standard Anti-Reflective	\$35 Polycarbonate (Single Vision)
\$75 Polarized	\$35 Polycarbonate (Multi-Focal)

Options not listed will be priced by NVA providers at their reasonable and customary retail price less 20%.

Contact Lenses

The participating provider will charge his or her reasonable and customary fee less fifteen percent (15%) for conventional contact lenses and his or her reasonable and customary fee less ten percent (10%) for disposable contact lenses and the contact lens fitting and follow-up.

NVA also provides you with the convenience and savings of Contact Fill, our mail order contact lens replacement program, online at 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 does not apply.

Non-Participating Providers

You will be responsible for one hundred percent (100%) of the cost at the time of service at a non-participating provider. You can request a claim form from NVA via the website www.e-nva.com or you may submit receipts along with a letter containing the member's full name, patient's full name, address, ID# and sponsoring organization to NVA, P.O. Box 2187, Clifton, NJ 07015.

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. Check our website for more details!

Benefits at Participating Providers

Highlights of the vision care benefit provided are:

- Extensive national provider network with enhanced in-network benefits: Examination covered in full (after co-pay, if applicable), standard Eyeglass Lenses at a discounted fixed cost, discount on any Frames of your choice, discount on Contact Lenses

Participating providers are not contractually obligated to offer sale prices in addition to the outlined coverage.

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 4213000001 or the group number on the identification card, and enter in your search parameters.

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.

This document is intended as a program overview only and is not a certified document of the individual plan parameters.

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