Heritage

VISION BENEFITS AT A GLANCE

DETROIT PUBLIC SCHOOLS COMMUNITY DISTRICT CORE PLAN PLAN EFFECTIVE 01/01/2021 CLIENT #4001-00 | GROUP #4001-01

SERVICES	NETWORK COVERAGE	OUT OF NETWORK ₆
YE EXAM		
Comprehensive Eye Exam	100% Covered, No Co-Pay	Reimbursed up to \$39.00
FRAME		
Frame	\$50.00 Retail Allowance ₂ Member pays retail frame costs over allowance, less 20% discount ₃	Reimbursed up to \$34.00
STANDARD LENSES		
Single Vision	100% Covered, No Co-Pay	Reimbursed up to \$26.00
Bifocal	100% Covered, No Co-Pay	Reimbursed up to \$45.00
Trifocal	100% Covered, No Co-Pay	Reimbursed up to \$55.00
Lenticular	100% Covered, No Co-Pay	Reimbursed up to \$65.00
Lens Options		
Anti-Reflective Coating	20% Discount	N/A
Hi-Index	20% Discount	N/A
Mirror Coating	20% Discount	N/A
Photochromic/Transition, Single Vision	20% Discount	N/A
Photochromic/Transition, Multifocal	20% Discount	N/A
Polycarbonate, Child	20% Discount	N/A
Polycarbonate, Adult	20% Discount	N/A
Polarization	20% Discount	N/A
Scratch Coating	20% Discount	N/A
Tint, Solid Rose #1 or #2	100% Covered	N/A
Tint, Solid	20% Discount	N/A
Tint, Gradient	20% Discount	N/A
UV Coating	20% Discount	N/A
Other Lens Options	20% Discount	N/A
CONTACT LENSES		
Contact Lenses1	\$45.00 Retail Allowance Member pays retail contact lens costs over allowance, less 10% discount _{4.5}	Reimbursed up to \$45.00

This is intended as an easy-to-read summary and provides a general overview of your benefits. It is not a contract.

To find a Heritage provider, visit **heritagevisionplans.com**, login required. Questions? Call **800.252.2053**.

Plan Information

Network	
Select ₆	
Service Frequency	
Exam	Every 12 months
Frames	Every 24 months
Lenses	Every 24 months
Contacts	Every 24 months

Dependent Children

Covered to age 26 (EOM)

You are eligible for glasses OR contacts, not both, in any 24 month period.

²Includes one year manufacturer's warranty for in-program frames.

Preferred pricing discounts may not be available for certain frame brands, or lens options, as determined by the manufacturer or where prohibited by law.

⁴You are responsible for fitting fees.

Discount may not apply to disposable contact lenses.

⁶Services must be obtained from a Select Network Provider. Out of network reimbursement is available when no Select Network Provider is within 25 miles of residence. Prior approval required. Claims for out of network reimbursement must be filed within six months of service date.

EXTRA SAVINGS



Eligibility

Your eligibility to participate in this plan is determined by your employer or group. Contact your benefit manager for eligibility rules.

Limitations

This plan is designed to cover eye examinations and corrective eyewear. It is also designed to cover visual needs rather than cosmetic options. Should you select options that are not covered under your plan, as shown in the vision benefits at a glance, you will pay a discounted fee to the participating provider, when applicable. Benefits are payable only for services received while your coverage is in force.

Exclusions:

- Non-Prescription Lenses
- Medical or surgical treatment of the eyes, including drugs and/or medications
- Replacement of lost or broken lenses or frames
- Vision training
- Services provided as a result of any workers' comp law, or similar legislation, or required by any governmental agency or program whether federal or state
- Two pairs of glasses instead of bifocals
- · Parts or repair of frame not covered under manufacturers' warranty
- Services not visually necessary
- · Corrective vision services, treatments and materials of an experimental nature
- Safety lenses (3mm) and/or frame with side shields
- · Services not specified in scope of coverage
- · Services or materials provided by any other group plan providing vision care
- Services rendered after the date an insured person ceases to be covered under the policy, except when materials ordered before coverage ended are delivered
- · Benefits cannot be combined with any discount or promotional offering
- Fees charged for non-covered services and materials must be paid in full to the provider

Termination Provisions

Coverage will end on the earliest of: the date the policy ends, the date your employment ends, or the date you are no longer eligible.

Notes and Disclaimers

- The contact lens allowance may be used all at once, or throughout the plan year as needed, and may be applied toward contact lenses only
- Refractive Laser Surgery is considered an elective procedure, and may involve potential risks to patients. Heritage is not responsible for the outcome of any refractive surgery
- · Discounts are not insured benefits
- ID cards are not required for services
- Other disclaimers may apply

