

HERITAGE BENEFITS

Vision Insurance

OPTION 1 MONTHLY RATES

\$6.44 – Single Coverage
\$9.34 – Employee + 1
\$16.74 – Employee + Children
\$16.74 – Family Coverage

OPTION 2 MONTHLY RATES

\$11.89 – Single Coverage
\$17.25 – Employee + 1
\$30.93 – Employee + Children
\$30.93 – Family Coverage

OUT-OF-NETWORK COVERAGE

See Guardian Vision pdf online at
www.heritage1886.org/benefits.

Benefit	Description ("Option 2" in BOLD)	Copay
Well Vision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every 12 months 	\$10
Prescription Glasses		\$25
Frame	<ul style="list-style-type: none"> \$130/\$200 fram allowance 20% savings on amount over allowance Every 24 months 	Included in Prescription Glasses
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children Every 12 months 	Included in Prescription Glasses
Lens Enhancements	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Progressive lenses, Scratch coating, Anti-Reflective coating, Photochromatic Average savings of 20-25% on other lens enhancements Every 12 months 	\$55 \$95 - \$105 \$150 - \$175 \$17 - \$70
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$130/\$200 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every 12 months 	Up to \$60
Extra Savings	Description	
Glasses & Sunglasses	<ul style="list-style-type: none"> Choice plans offer 20% off any additional pairs of glasses purchased within 12 months of the exam. Members also receive 20% off the amount exceeding the copay allowands on frams purchased as well as 15% off providers professional services for prescriotion contact lenses. These discounts only apply to services from an in-network provider. 	
Retinal Screening	<ul style="list-style-type: none"> No more than \$39 copay routine screening as an enhancement to a Well Vision Exam. 	
Laser Vision Correction	<ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available to contracted facilities. 	