# Superior Vision

# Fully Funded Vision Plans Bundled With Dental





SDC offers exclusive fully funded Superior Vision plans as part of a bundled benefits package with any SDC dental plan. These plans offer expanded coverage and discounts for your employees through a broad provider network of MDs, ODs and optical retail chains. Bundling a Superior Vision plan with your SDC dental plan gives you the convenience of one-source enrollment, installation and billing.

#### **National Network**

Superior Vision plans include a broad provider network of MDs, ODs, and popular optical retail chains like LensCrafters, Target Optical, Pearle Vision, Walmart Vision Center, Costco Optical, Sam's Optical and more. Members can also shop online with in-network retailers like Glasses.com, 1-800 Contacts and ContactsDirect. Benefit allowances are consistent across all in-network providers, ensuring members get the same benefits no matter where they go. Plus, members have the flexibility to choose different providers for exams and materials.

## **Superior Value**

All Superior Vision plans include several value-added benefits for your enrolled employees.

- Separate stand-alone contact lens fitting benefit
- Discounts including 20% off lens upgrades and 30% off additional pairs of glasses at participating providers
- Discounts on laser vision correction through a national LASIK network, featuring QualSight



# **Superior Vision Plans**

## Effective 1/1/25

Your group must be enrolled in an active SDC dental plan to be eligible for the Superior Vision plans and rates below. Select one plan for the group. This worksheet is not intended for individual member choice.

		Superior Vision Plan #SV1			ı #SV130	Superior Vision Plan #SV100				Superior Vision Plan #SV150			
		In Netwo	ork	Out-of-Network		In Network		Out-of-Network		In Network		Out-of-Network	
	Exam Ophthalmologist (MD)	Covered Ir	Covered In Full		p to \$34	Covered In Full		Up to \$34		Covered In Full		Up to \$34	
	Exam Optometrist (OD)	Covered In Full		Up to \$26		Covered In Full		Up to \$26		Covered In Full		Up to \$26	
	Frames	\$130 Retail Allowance		Up to \$60		\$100 Retail Allowance		Up to \$46		\$150 Retail Allowance		Up to \$70	
	Standard Contact Lens Fitting <sup>1</sup>	Covered In Full		Not Covered		Covered In Full		Not Covered		Covered In Full		Not Covered	
	Specialty Contact Lens Fitting <sup>1</sup>	\$50 Retail Allowance		Not Covered		\$50 Retail Allowance		Not Covered		\$50 Retail Allowance		Not Covered	
	Standard Lenses Per Pair:												
ge	Single Vision	Covered In Full		Up to \$28		Covered In Full		Up to \$28		Covered In Full		Up to \$28	
ıraç	Bifocal	Covered In Full		Up to \$41		Covered In Full		Up to \$41		Covered In Full		Up to \$41	
Coverage	Trifocal	Covered In Full		Up to \$53		Covered In Full		Up to \$53		Covered In Full		Up to \$53	
ပ	Progressive	Covered at Lined Trifocal Level		Up to \$53		Covered at Lined Trifocal Level		Up to \$53		Covered at Lined Trifocal Level		Up to \$53	
	Lenticular	Covered In Full		Up to \$84		Covered In Full		Up to \$84		Covered In Full		Up to \$84	
	Polycarbanate for Dependant Children	Not Covered		Not Covered		Not Covered		Not Covered		Covered In Full		Not Covered	
	Contact Lenses <sup>2</sup>	\$130 Retail Allowance		Up to \$100		\$100 Retail Allowance		Up to \$80		\$150 Retail Allowance		Up to \$100	
	Medically Necessary	Covered In Full		Up to \$210		Covered In Full		Up to \$210		Covered In Full		Up to \$210	
	Frequency: Exam/Lens/Frame	12 Months/12 M		onths/24 Months		24 Months/24 Mo		onths/24 Months		12 Months/24 Mo		onths/12 Months	
۸s	Exam	\$10		\$10		\$20		\$20		\$10		\$10	
Co-pays	Materials <sup>3</sup>	\$25		\$25		\$25		\$25		\$15		\$15	
ပိ	Contact Lens Fitting Exam	\$30		\$30		\$30		\$30		\$0		\$0	
	2-Tier	Tied to Dental	Empl Pai		Voluntary	Tied to Dental	Empl Pa	id	Voluntary	Tied to Empl Dental Pa		id	Voluntary
	Employee	\$4.20	\$4.	70	\$5.69	\$2.67	\$2.94		\$3.62	\$5.34	\$5.8	83	\$7.23
	Employee + Family	\$11.33	\$12.	.67	\$15.35	\$7.20	\$7.94		\$9.76	\$14.40 \$15		.72	\$19.50
	3-Tier			loyer id Voluntary		Tied to Dental	Dental Pa		Voluntary	Tied to Employers Pa		id Voluntary	
	Employee	\$4.20	\$4.	70	\$5.69	\$2.67	\$2.	94	\$3.62	\$5.34	\$5.8	83	\$7.23
	Employee + One Dependant	\$8.14	\$9.	11	\$11.03	\$5.18	\$5.70		\$7.02	\$10.35	\$11.	30	\$14.01
	Employee + Family	\$14.06	\$15.72		\$19.05	\$8.94	\$9.85		\$12.12	\$17.87	\$19.	.51	\$24.20
	4-Tier	Tied to Dental	Empl Pai		Voluntary	Tied to Dental	Employer Paid		Voluntary	Tied to Dental	Emple Pai	id	Voluntary
	Employee	<b>/ee</b> \$4.20 \$4.70		70	\$5.69	\$2.67 \$2.		.94 \$3.62		\$5.34	\$5.8		\$7.23
	Employee + Spouse	\$8.40	\$9.4	40	\$11.38	\$5.35	\$5.	89	\$7.24	\$10.68	\$11.	65	\$14.46
	Employee + Child(ren)	\$9.51	\$10.	.64	\$12.88	\$6.05	\$6.	66	\$8.19	\$12.08	\$13.	.18	\$16.37
	Family	\$14.70	\$16.	.43	\$19.92	\$9.35	\$10	.29	\$12.67	\$18.66	\$20.	.37	\$25.31

<sup>1.</sup> Standard Contact Lens Fitting applies to a current contact lens user who wears disposable, daily wear or extended wear lenses only. Specialty Contact Lens Fitting applies to new contact wearers and/or a member who wears toric, gas permeable or multi-focal lenses.

Administered by Superior Vision Services, Inc. Underwritten by National Guardian Life Insurance Company. Superior Dental Care, Inc. and Superior Vision Services are not affiliated companies. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, aka The Guardian or Guardian Life.

<sup>2.</sup> Contact lenses are in lieu of eyeglass lenses and frames benefits.

<sup>3.</sup> Materials co-pay applies to lenses and frames only, not contact lenses.

#### **Rate Assumptions**

- Your group must be enrolled in an active SDC dental plan in order to be eligible for the Superior Vision plans and rates.
- Rates are guaranteed for 1 year.
- These plans and rates are valid for groups Sitused in Ohio, Indiana and Kentucky.
- These plans and rates are valid for groups with effective dates through 1/1/2029.
- Groups must select one plan—dual option is not available.
- These plans and rates are valid for single employer groups only.
- These plans and rates are valid for groups with 2 to 500 enrolled employees.
- Not available to groups currently with Superior Vision.

# **Eligibility Requirements**

- Your group must be enrolled in an active SDC dental plan before electing a Superior Vision plan.
- Minimum 2 enrolled employees up to 500 enrolled employees.
- Employer-paid: Minimum 75% employer contribution for employee coverage.
- Voluntary: Employer contributions of 0-74% employee coverage unless enrollment mirrors dental, then rates match Tied to Dental.
- Tied to Dental: Vision and dental enrollment are the same.

The proposed rates are based on meeting the criteria above. These rates are subject to change if the above criteria is not met as described.

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements.

All allowances are at a retail value; the insured is responsible for any charges in excess of this retail allowance.

Group Official Rate Acceptance										
Please initial next to the benefits that have been selected by the group, and fill out the following information below.										
Group Name	Group Number									
Group Official Title										
Group Official Signature	Date									