

Questions and Answers

Guardian's VisionGuard Program (Exam Plus)

What is Vision Insurance?

An opportunity to help protect and care for your eyesight — and your family's — at affordable group rates. You pay plan premiums through convenient payroll deductions.

Can I visit any eye doctor or only certain ones?

You and your family members can visit any eye doctor you wish. However, if you visit an eye doctor from the extensive Vision Service Plan (VSP) network, your eye exam is always covered in full. Plus, if you visit a network doctor, you can receive valuable discounts on materials and services. Eye exams given by a non-network eye doctor are covered up to \$46. Co-pays may apply.

How do I find a network doctor?

Since VSP has the largest vision care network in the country, it should be easy to find a doctor location near you. Simply call the VSP customer service line or access the VSP provider listing on-line. Details on how to find a network doctor are explained in the enclosed "How VisionGuard Works" brochure.

Is there any limit to how many times I can take advantage of network discounts?

No. VSP providers' discounts on glasses and contact lens services can be used as often as you'd like, anytime during the 12-month period following your covered eye exam. To obtain the discounts, however, you must return to the same network provider who performed the initial exam.

What is co-pay?

Typically, each covered individual is responsible for a set contribution towards their vision services. This amount is shown in the enclosed "Benefit and Cost Summary". The co-pay applies to exams only.

When I visit a doctor, are there any claim forms to fill out?

No claim forms are needed for either network or non-network care. However, evidence of payment is required for non-network benefits. In order to be sure you include all information necessary to process your claim, you may want to sign on to the VSP website and access VSP's online Out-of-Network Reimbursement Form. Please refer to the enclosed "How VisionGuard Works" brochure for details.

Is Laser Surgery Covered?

Laser surgery is not a covered benefit. VisionGuard provides access to a network of laser surgery centers where employees and their dependents can obtain vision laser surgery at a discounted fee. The average savings is 20 to 25% off of the center's usual price, or 5% off of the center's best promotional price, whichever is a better deal. No one will have to pay more than \$1,800 per eye for laser-assisted in-situ keratomileusis (LASIK), and \$1,500 per eye for photorefractive keratectomy (PKR), two of the most common procedures. This program is not available in all states.

Important Information: This policy provides vision care limited benefits health insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. Coverage is limited to those charges that are necessary to prevent, diagnose and treat a vision condition. Co-pays apply. The plan does not pay for: orthopedics or vision training and any associated supplemental testing; medical or surgical treatment of the eye; and eye examination or corrective eyewear required by an employer as a condition of employment; lenses and frames that are furnished under this plan, which are lost or broken (except at normal intervals when services are otherwise available). The plan limits benefits for blended lenses, oversized lenses, photochromic lenses, tinted lenses, progressive multifocal lenses, coated or laminated lenses, a frame that exceeds plan allowance, cosmetic lenses; U-V protected lenses and optional cosmetic processes. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract #GP-1-VSN-96-1 et al.

