

City of Albany

Vision Summary

July 1, 2023

How To Use This Vision Care Plan

This Vision Care Benefit Rider allows you to choose any licensed ophthalmologist, optician or optometrist. The rider pays for vision exams for you and your insured dependents, and lenses and frames when prescribed by a licensed ophthalmologist or optometrist. There is no deductible for covered vision services or supplies, and the benefits are paid at 100% up to the limits listed below for those age 19 and over.

Vision plan	Benefit Amount
Eye Examination (complete, including refraction)	100% after \$20 copay
	What members pay
Lenses & Frames	\$400 Allowance
Dependents up to age 19: Lenses, contacts and frames	No Maximum*

Limitations:

* We will only pay for one pair of glasses (lenses and frames) or contacts per insured individual up to the allowable amount every calendar year. This only applies to Dependents under age 19.

Exclusions:

No vision care benefits will be paid for the following services and supplies:

- > Treatment of eyes for special procedures such as orthoptics and vision training;
- > Charges for fashion eyewear features such as flint glass or blended (except tints #1 and #2);
- > Any extra charge for lenses with prisms, prism segs, slab-off and other special-purpose vision aids; Replacement of lenses and frames at a time the covered person is not otherwise eligible for new lenses and frames;
- > Nonprescription lenses;
- > Medical or surgical treatment of the eyes;
- > Services and supplies that are payable under a workers' compensation or occupational disease law; Any expense that results from an act of declared or undeclared war or armed aggression;
- > Any expense you or your dependents did not have to pay due to discounts received or other promotions;
- > Any expense paid in whole or in part by any other provision of the group health insurance plan provided by the policyholder.

How to use your Vision Care Program

This vision care benefit rider allows you to choose any licensed ophthalmologist, optician and optometrist. However for eye exams, members can expect to pay more out of their pocket by receiving services from out-of-network providers as expenses would be subject to Moda's maximum plan allowance. Hardware received from an in-network provider, are reimbursed at 100% of the provider's contracted fee. Hardware received from an out-of-network provider, covered benefits are reimbursed at the lesser of billed charges or up to the maximum of \$400.

This is a benefit summary only.

For a more detailed description of benefits, refer to your member handbook