

Schedule of Vision Benefits

Co-payment None	Participating Provider	Non-Participating Provider
Examination Once Every Calendar Year	<ul style="list-style-type: none"> Covered 100% 	Reimbursed Amount <ul style="list-style-type: none"> Up to \$32
Contact Lens Evaluation & Fitting Once Every Calendar Year	<ul style="list-style-type: none"> Covered 100% 	Daily Wear \$20 Extended Wear \$30
Lenses Once Every Calendar Year <ul style="list-style-type: none"> Single Vision Bifocal Trifocal Lenticular Polycarbonates for children under 19 	Standard Glass or Plastic <ul style="list-style-type: none"> Covered 100% 	<ul style="list-style-type: none"> Up to \$25 Up to \$36 Up to \$46 Up to \$72 N/A
Frame Once Every Calendar Year	Retail Allowance <ul style="list-style-type: none"> Up to \$60 (20% discount off balance)* 	<ul style="list-style-type: none"> Up to \$30
Contact Lenses Once Every Calendar Year Elective Contact Lenses <i>Medically Necessary**</i>	In lieu of Lenses & Frame <ul style="list-style-type: none"> Up to \$85 Retail Allowance Covered 100% 	In lieu of Lenses & Frame <ul style="list-style-type: none"> Up to \$85 Up to \$225

*Does not apply to Wal-Mart locations

**Pre-approval from NVA required

Lens options purchased from a participating NVA provider will be provided to the member at the amounts listed in the fixed option pricing list below:

- | | |
|---|--|
| ▪ \$10 Solid Tint | ▪ \$50 Progressive Lenses Standard |
| ▪ \$12 Fashion / Gradient Tint | ▪ \$65 Transitions Single Vision Standard |
| ▪ \$10 Standard Scratch-Resistant Coating | ▪ \$70 Transitions Multi-Focal Standard |
| ▪ \$12 Ultraviolet Coating | ▪ \$25 Polycarbonate (Single Vision) 19 and over |
| ▪ \$40 Standard Anti-Reflective | ▪ \$30 Polycarbonate (Multi-Focal) 19 and over |
| ▪ \$20 Glass Photogrey (Single Vision) | ▪ \$30 Blended Bifocal (Segment) |
| ▪ \$30 Glass Photogrey (Multi-Focal) | ▪ \$55 High Index |
| ▪ \$75 Polarized | |

Options not listed will be priced by NVA providers at their reasonable & customary retail price less 20%.

Wal-Mart Stores: Due to their everyday low prices Wal-Mart will not provide the lens options at the fees listed in the fixed option pricing list. Wal-Mart stores accept NVA for materials. Doctors affiliated with Wal-Mart are not Wal-Mart employees; therefore, participation for exams varies.



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This document is intended as a program overview only and is not a certified document of the individual plan parameters.



National Vision Administrators, L.L.C.

Moravian College

Summary of Vision Care Benefits

National Vision Administrators, L.L.C. (NVA) has been contracted by your group to offer a comprehensive vision care plan to you and your eligible family members. Founded in January of 1979, NVA manages vision benefit services for approximately seven million lives nationwide. Group Effective 01/01/09.

How Your Vision Care Program Works

- When scheduling your appointment, please notify the NVA participating provider of your choice that your vision coverage is administered by NVA.
- The provider will contact NVA to verify eligibility.
- At the time of your appointment, simply present your NVA identification card to the provider or indicate clearly that your benefit is administered by NVA. A vision claim form is not required at an NVA participating provider.
- The provider will inform you of your eligibility status prior to rendering services.
- Be sure to inform the provider of your medical history and any prescription or over-the-counter medications you may be taking.

To verify your benefit eligibility prior to calling or visiting your eye care provider, please visit our website at www.e-nva.com or contact NVA's Customer Service Department toll-free at 1.800.672.7723.

Eligibility: Eligible members and dependents are entitled to receive a vision examination and one (1) pair of lenses and a frame or contact lenses and contact lens evaluation/fitting once every calendar year.

Customer Service: To verify eligibility, locate a participating provider and receive answers to all your vision care related inquiries, please call NVA's Customer Service Department toll-free at 1.800.672.7723 (TDD: 973.574.2599).

- NVA's Interactive Voice Response (IVR) system is available twenty-four (24) hours per day, seven (7) days per week. The IVR allows you to locate a participating provider in your area, check eligibility as well as the status of your claim(s).
- An NVA Customer Service Representative can be contacted Monday - Friday 8:00am - 6:00pm (ET) & Saturdays 8:30am - 5:00pm (ET)

National Vision Administrators, L.L.C. • PO Box 2187 • Clifton, NJ 07015

Web: www.e-nva.com • Toll-Free: 1.800.672.7723



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Benefits at Participating Providers:

Highlights of your vision care benefit:

- The option of receiving services in- or out-of-network
- Extensive national provider network
 - Enhanced in-network benefits:
 - 100% covered Vision examination (after copay if applicable)
 - 100% covered standard spectacle lenses (after copay if applicable)
 - Frame allowance covers countless fashionable frames in full
 - Allowance towards the cost of contact lenses and fitting fees
 - No claim forms.

NVA participating providers submit their claims directly to NVA. In the event you obtain services from a non-participating provider, you must submit your itemized receipt along with a completed reimbursement form to NVA to obtain reimbursement. You may obtain a Direct Reimbursement Claim Form from the NVA Web-Site:

www.e-nva.com.

Examinations: A comprehensive eye examination is covered which includes a case history, examination for pathology or anomalies, visual acuity (clearness of vision), refraction, and Tonometry testing (glaucoma). Comprehensive eye examinations can aid in the early detection of ocular diseases and other serious medical conditions.

Lenses: NVA provides coverage in full for standard glass or plastic eyeglass lenses of any size.

Frames: Select any frame from the participating provider's inventory. Any amount in excess of your plan allowance is the member's responsibility. Frame choices vary from office to office.

Contact Lenses: Elective contact lenses are covered in lieu of all other materials (i.e. spectacle lenses and frames). The contact lens benefit includes all types of contact lenses such as hard, soft, gas permeable and disposable lenses. Medically necessary contact lenses may be covered with prior authorization when prescribed for: post cataract surgery, correction of extreme visual acuity problems that cannot be corrected to 20/70 with spectacle lenses, Anisometropia or Keratoconus.

Discounts: There will be a twenty-percent (20%) discount off additional purchases of lenses and frames, excluding contacts at the time of service.

Non-Participating Providers: You will be responsible for one hundred percent (100%) of the cost at the time of service at a non-participating provider. To obtain direct reimbursement according to your plan design, you can print a claim form from www.e-nva.com. Please complete this form and submit along with an original or copy of the itemized receipt. If you cannot print the claim form you may submit receipts along with a letter containing the member's full name, patient's full name, address, ID# and sponsoring organization to NVA's Clifton, NJ office.

Remember, obtaining vision care services from a non-participating provider will result in greater out-of-pocket expense.

Exclusions / Limitations: No payment is made for Medical or surgical treatments / Rx drugs or OTC medications / non-prescription lenses / two pair of glasses in lieu of bifocals / subnormal visual aids / vision examination or materials required for employment / replacement of lost, stolen, broken or damaged lenses/contact lenses or frames except at normal intervals when service would otherwise be available / services or materials provided by Federal, State, local government or Worker's compensation / examination, procedures training or materials not listed as a covered service / industrial safety lenses and safety frames with or without side shields / parts or repair of frame / sunglasses.

Participating providers are not contractually obligated to offer sale prices in addition to outlined coverage.

Regardless of medical or optical necessity, vision benefits are not available more frequently than specified in your policy.

Laser Eye Surgery: If you are nearsighted, farsighted or affected by astigmatism, and are interested in laser eye surgery, NVA offers a network of providers and significant discounts off reasonable and customary charges. The benefit is easy to use and there are:

- No claims forms to fill out
- No deductibles to meet
- No waiting period for coverage
- No need for reimbursements

Laser surgery providers can be located online at www.e-nva.com.

Contact Fill: NVA provides you with the convenience and savings of Contact Fill, our mail order contact lens replacement service. You may access Contact Fill's services online at www.contactfill.com or by calling them toll-free at 866.234.1393. Contact Fill provides contact lens wearers with significant savings packaged with the convenience of home delivery. Plan discounts applicable at participating retail locations do not apply to purchases made through Contact Fill due to the already low prices.

Plan Specific Details Online: The NVA website is easy to use and provides the most up to date information for program participants:

- Locate a nearby participating provider by name, zip code, or City/State
- Verify eligibility for you or a dependent
- View benefit program and specific details
- Review claims
- Print ID cards (when allowable)
- Nominate a non-participating provider to join the NVA network

If you are not a registered subscriber, you can still search our providers online by selecting the "Find a Provider" link on our home page. Enter group number **5109300001** or the group number on the identification card you will be receiving prior to your effective date and enter in your search parameters. It's that easy!