

Superior Vision Services, Inc.

FREQUENTLY ASKED QUESTIONS



Superior Vision wants you to see yourself healthy. Our broad and diverse provider network of independent MDs and ODs and 46 of the top 50 retail optical chains¹, gives you the flexibility to choose the eye care provider you want that fits your budget and lifestyle.

Q. How do I know what providers are in-network and what services they provide?

A. Superior Vision's online provider directory lists all of the providers within the network and includes the services that each offers. You can also do an advanced search to find a LASIK provider.

Q. What if my provider isn't in your network?

A. You may fill out the online Provider Nomination form in the member area of SuperiorVision.com. We make every effort to contract with nominated providers. If you choose to visit an out-of-network provider, call Customer Service at 800.507.3800 to receive an eligibility verification number **before** your appointment. You will need to pay in full up front and then submit a claim form and a detailed receipt for out-of-network reimbursement as outlined in your Schedule of Benefits.

Q. Are discounts available?

A. You are eligible for discounts off retail charges for a variety of lens upgrades and add-ons, overages on frame allowances and/or additional frame and lens purchases. Services must be obtained from a provider who "accepts discounts." Before your appointment, please confirm with your provider that they offer discounts as there are some in-network providers who do not offer them.

Q. How can I use my cosmetic (elective) contact lens allowance?

A. You may choose to wear contact lenses in lieu of glasses. The specified allowance (depending on your plan) may be applied toward the purchase of any type of elective contact lenses. You may also use your in-network benefits at SVContacts.com.

Q. May I go to one provider for an eye exam and another provider for eyewear?

A. Yes, you choose how you'd like to use your benefit.

Q. Can I get both contact lenses and glasses with the Superior Vision plan?

A. Your Schedule of Benefits tells you the frequency with which you may receive benefits. You may choose to get contacts instead of eyeglass frames and lenses, but you cannot get both covered within a benefit year. After using your benefits in full for materials, we offer great discounts on the unlimited purchase of additional frames, lenses and contacts.


Q. Do you cover LASIK surgery?

A. While LASIK is not a covered benefit, Superior Vision has a large network of refractive surgeons nationwide who specialize in laser vision correction. These providers offer members a 20% discount off their surgical fees for these procedures. We also have a large LASIK provider network that offers discounts ranging from 15-50%.

Q. What is Superior Vision's SmartAlert program?

A. Superior Vision's SmartAlert program facilitates communication between you, your eye care provider and your medical plan providers about lifestyle or health issues that may impact your eyes and vision. While participation is completely voluntary by both members and providers, participation may help you keep on top of current health issues or aid in the early recognition and diagnosis of something new. The SmartAlert program includes the *My Vision Lifestyle Update* and *Provider Communication* forms—both are available in the secure area of SuperiorVision.com.

¹ Vision Monday 2014

 The Superior Vision Plan is underwritten by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life.

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