

# GETTING STARTED GUIDE

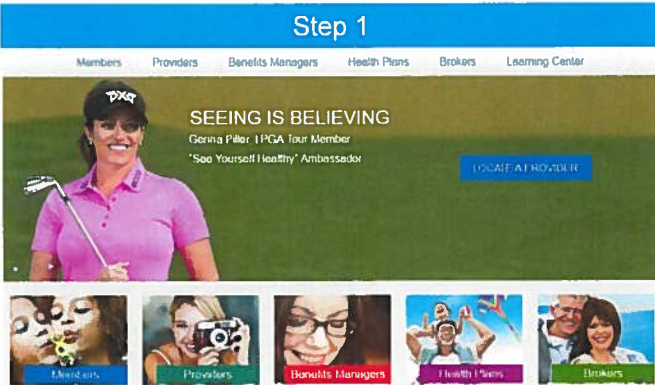
## Members



SuperiorVision.com gives you quick access to your vision benefits information. Member account information is shared by all covered family dependents—family members may login as the primary member.

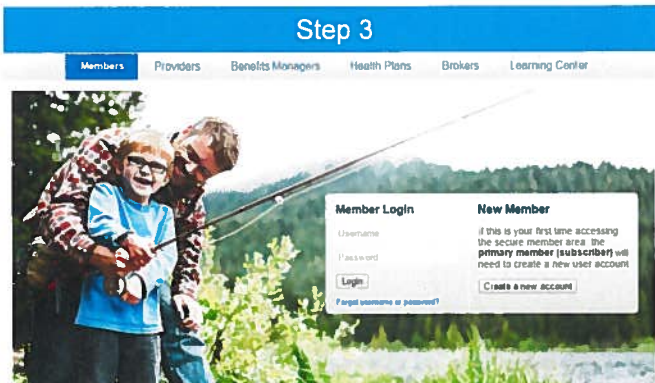
### Logging In

#### Step 1



From the home page of our website, select “Members” from the navigation.

#### Step 3



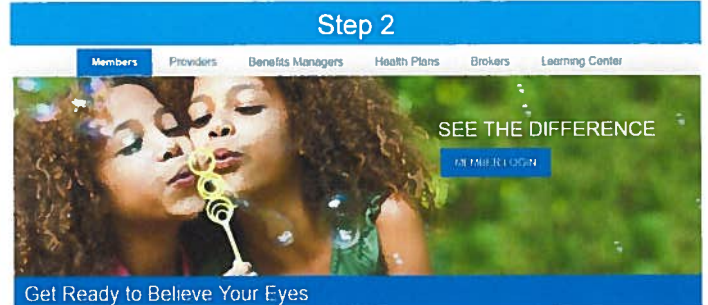
If you have already set up your account, enter your user name and password, if not, click “Create a new account.”

### Seeing is Believing

Login to the secure Member area to:

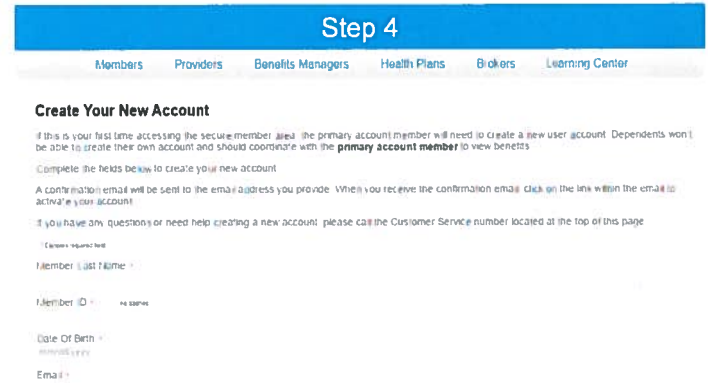
- Locate a provider
- View your benefits and eligibility
- Print your ID card
- Download forms

#### Step 2



From the Members page, click the “Member Login” button.

#### Step 4



From the Create Your New Account page, the primary account member can set up an account with their own username and password and have immediate access to the secure Member area of the website.

### Customer Service

contactus@superiorvision.com  
800.507.3800

Monday—Friday 5:00 am to 6:00 pm PT  
Saturday 8:00 am to 1:30 pm PT

# Superior National FINDING IN-NETWORK PROVIDERS



## It's Easy to Find a Superior Provider

### Find an In-Network Provider Near You

- Go to SuperiorVision.com and click on Locate a Provider.
- On the next screen, enter your location information.
- Select **Insurance Through Your Employer** as your coverage type.
- A drop-down menu will appear. Select the **Superior National** network.
- Then, choose the distance for your search and click the Find Providers button.



**Get Started** Denotes a required field

Location

Coverage Type

Distance

**Look Before You Go**

- Prior to your appointment, please call ahead to confirm services, discounts, and acceptance of your vision plan with your selected provider.
- Providers may place additional restrictions and not all locations may be certified as in-network.
- All providers assist and comply with protecting new patients.
- A provider's participation status is subject to change.

### Narrow Your Search Results

On the search results page, you can refine your search by:

- Practice name
- Provider name
- Selecting from a list of services

### Once You've Selected a Superior Vision Provider

- Call your selected eye care provider prior to your appointment to verify provider network participation and to confirm services and acceptance of your vision plan.
- It's important to note that not all providers at each office or optical store location are in-network providers, nor do they participate in all networks.

**Refine Your Search**

Practice Name:

Provider Name:

**Services**

<input type="checkbox"/> Routine Vision Exam	<input type="checkbox"/> Medical Vision Exam
<input type="checkbox"/> Eyewear Dispensed	<input type="checkbox"/> Medical/Surgical
<input type="checkbox"/> Contacts Dispensed	<input type="checkbox"/> Refractive Surgery
<input type="checkbox"/> Contact Lens Fitting	

You may also contact Customer Service at [contactus@superiorvision.com](mailto:contactus@superiorvision.com) or 800.507.3800 for assistance in locating an in-network provider.

# SUPERIOR VISION

See yourself healthy.

## Vision Plan Benefits for Arkansas Higher Education Consortium

Co-Pays	
Exam	\$10
Materials <sup>1</sup>	\$20
Contact Lens Fitting (standard & specialty)	\$30

Monthly Premiums	
Emp. only	\$7.76
Emp. + spouse	\$15.53
Emp. + child(ren)	\$16.61
Emp. + family	\$26.55

Services/Frequency	
Exam	12 months
Frame	24 months
Contact Lens Fitting	12 months
Lenses	12 months
Contact Lenses	12 months

(Based on date of service)

### Benefits

	In-Network	Out-of-Network
Exam (Ophthalmologist)	Covered in full	Up to \$42 retail
Exam (Optometrist)	Covered in full	Up to \$36 retail
Frames	\$150 retail allowance	Up to \$70 retail
Contact Lens Fitting (standard <sup>2</sup> )	Covered in full	Not covered
Contact Lens Fitting (specialty <sup>2</sup> )	\$50 retail allowance	Not covered
Lenses (standard) per pair		
Single Vision	Covered in full	Up to \$28 retail
Bifocal	Covered in full	Up to \$42 retail
Trifocal	Covered in full	Up to \$56 retail
Progressives (standard) <sup>3</sup>	Covered in full	Up to \$42 retail
Contact Lenses <sup>4</sup>	\$150 retail allowance	Up to \$100 retail

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

<sup>1</sup> Materials co-pay applies to lenses and frames only, not contact lenses

<sup>2</sup> See your benefits materials for definitions of standard and specialty contact lens fittings

<sup>3</sup> If premium progressive lenses are selected, members receive an allowance based on the provider's charges for standard progressive lenses.

<sup>4</sup> Contact lenses are in lieu of eyeglass lenses and frames benefit

### Discount Features

Look for providers in the Provider Directory who accept discounts, as some do not; please verify their services and discounts (range from 10%-30%) prior to service as they vary.

#### Discounts on Covered Materials

Frames:	20% off amount over allowance
Lens options:	20% off retail
Progressives:	20% off amount over standard progressive retail

The following options have out-of-pocket maximums<sup>5</sup> on standard (not premium, brand, or progressive) lenses.

	Maximum Member Out-of-Pocket	
	Single Vision	Bifocal & Trifocal
Scratch coat	\$13	\$13
Ultraviolet coat	\$15	\$15
Tints, solid or gradients	\$25	\$25
Anti-reflective coat	\$50	\$50
Polycarbonate	\$40	20% off retail
High index 1.6	\$55	20% off retail
Photochromics	\$80	20% off retail

#### Discounts on Non-Covered Exam and Materials

Exams, frames, and prescription lenses:	30% off retail
Lens options, contacts, other prescription materials:	20% off retail
Disposable contact lenses:	10% off retail

<sup>5</sup> Discounts and maximums may vary by lens type. Please check with your provider.

**SuperiorVision.com**  
**Customer Service**  
**800.507.3800**

### Refractive Surgery

Superior Vision has a nationwide network of refractive surgeons and leading LASIK networks who offer members a discount. These discounts range from 15%-50%, and are the best possible discounts available to Superior Vision.

*The Plan discount features are not insurance.*

*All allowances are retail; the member is responsible for paying the provider directly for all non-covered items and/or any amount over the allowances, minus available discounts. These are not covered by the plan.*

*Discounts are subject to change without notice.*

*Disclaimer: All final determinations of benefits, administrative duties, and definitions are governed by the Certificate of Insurance for your vision plan. Please check with your Human Resources department if you have any questions.*



Superior Vision Services, Inc. P.O. Box 967 Rancho Cordova, CA 95741 800.507.3800 SuperiorVision.com  
 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, AKA The Guardian or Guardian Life

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# MORE THAN MEETS THE EYE

## The Importance of Routine Eye Exams



### SEE YOURSELF HEALTHY

Many simple vision problems go undiagnosed—problems that could be detected by an eye exam and easily corrected. Superior Vision eye care providers can help members with vision and eye concerns—from eye strain and blurred vision to diseases and headaches.

### ALLOW US TO OPEN YOUR EYES

Some systemic diseases and health conditions can also be diagnosed through a comprehensive eye exam. Early detection can help lessen some of the long-term effects and help preserve vision. Eye exams may diagnose:

- Cancer
- Diabetes
- High blood pressure
- High cholesterol
- Cataracts
- Glaucoma
- Macular degeneration
- Retinal detachment

### KEEPING AN EYE OUT FOR YOU

A Superior Vision eye care provider can offer eye care tips and solutions for common vision and eye issues, including:

- Computer Vision Syndrome
- UV protection of corneas and retinas
- Eye safety (work and play)
- Impact of glare on your eyes
- The effect of standard medications on eyesight

# 80%

The amount of information our brain receives through our eyes<sup>1</sup>

# 7 million

The number of people with diabetes who are undiagnosed<sup>2</sup>

# 25%

The percentage of school age children who have some form of visual impairment<sup>1</sup>

<sup>1</sup>American Optometric Association 2014.

<sup>2</sup>Centers for Disease Control and Prevention 2011.



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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SuperiorVision.com

**SUPERIOR VISION**

See yourself healthy.