

# SEDGWICK COUNTY, KANSAS DIVISION OF FINANCE

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http://sedgwickcounty.org/finance/purchasing.asp

### EMPLOYEE VISION BENEFITS #17-0010 ADDENDUM 1

April 3, 2017

The following is to ensure that vendors have complete information prior to submitting a response. Below are some clarifications regarding Employee Vision Benefits:

Questions and/or statements of clarification are in bold font, and answers to specific questions are italicized.

### 1. List the first known date, but benefit, per contract:

Answer: DISCLAIMER-Some vendors have an earlier start date with Sedgwick County than listed

- A. Dental: Delta Dental -1/1/2009 (this is one that started earlier, but I don't have exact date)
- B. Vision: Superior Vision 1/1/2012
- C. Flexible Spending Accounts: ASI Flex -1/1/2012
- D. Life & AD&D Insurance: Advance Life-1/1/2010
- E. Cobra Retiree Administration: Harrington Health -1/1/2003
- F. Employee Assistance Program: EMPAC 1/1/2012
- G. Voluntary Products: We do not currently offer Voluntary Products-no vendor
- 2. Why has the County decided to bid these services at this time (fees, service issues, standard due diligence, etc.)?

Answer: Current contracts are due for a new RFP.

3. Are the claims technology adequate for the County and participants?

Answer: Yes

#### 4. What would be the catalyst for the County to change administrators?

Answer: Meeting or exceeding all solicitation conditions and instructions as outlined herein to include clarity, completeness, and comprehensiveness of the response, proven ability to provide high quality service, qualifications and expertise and, the most advantageous proposal as determined by Sedgwick County.

5. Does the current administrator/vendor provide the County with a dedicated account team to work with for onboarding and plan administration?

Answer: Yes, each of the RFP's have a dedicated account team. Regular meetings are required between Sedgwick County Human Resources and the vendor. Depending on the product, a regular scorecard will be provided to the vendors to discuss differing levels of expectations (i.e. customer satisfaction, account administration).

**6.** How many informational seminars does the County anticipate the TPA will need to provide? Answer: If the TPA is new, seminars would be required before a go live date. Depending on the product TPA is administrating, there may be Open Enrollment meetings for the TPA to attend/conduct. Some products will not require seminars (i.e. Cobra Retiree administration) and some products will require more (i.e. Employee Assistance Program).

7. What is the turnaround time for claims with the current TPA?

Answer: Varies by vendor

#### 8. Does the current TPA provide online and mobile claims and account inquiry technology?

Answer: Dental, Vision, Flexible Spending Accounts all provide online and mobile access.

9. Requested funding (Fully insured or self-funded) Self-funded for dental.

Answer: Employee currently pays entire portion of Vision Plan.

10. Any plan design alternatives desired?

Answer: We are willing to review any plan design options your company offers.

11. Does Sedgwick County currently utilize a ben admin/HRIS/payroll/enrollment vendor? If so, who?

Answer: No all eligibility/payroll/benefits administration is handled in-house.

Included with this document are the All Benefit Eligible Employees spreadsheet, the Dental and Vision Benefit Census spreadsheet, and the Superior Vision 2017 Benefit Grid PDF.

Firms interested in submitting a *proposal* must respond with complete information and **deliver on or before** 1:45 p.m. *April* 25, 2017. Late *proposals* will not be accepted and will not receive consideration for final award.

"PLEASE ACKNOWLEDGE RECEIPT OF THIS ADDENDUM ON THE PROPOSAL RESPONSE PAGE."

Kara Kingsley

Purchasing Agent

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| 19       5         Female       3         Male       2         20       19         Female       4         Male       15         21       28         Female       10         Male       18         22       30         Female       16         Male       14         23       50         Female       28         Male       22         24       55         Female       31         Male       24         25       49         Female       20         Male       29         Female       26         Male       31         27       68         Female       37         Male       31         28       70         Female       33         Male       34         Male       34         Male       34         Male       34         Male       38         36       Female         Male       38         36       Fe                               | 18       |              |
| Female       3         Male       2         20       19         Female       4         Male       15         21       28         Female       10         Male       18         22       30         Female       16         Male       14         23       50         Female       28         Male       22         24       25         Female       31         Male       24         25       49         Female       20         Male       29         Female       36         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         29       73         Female       34         Male       34         Male       34         Male       34         Male       38         30       65         Female <td< td=""><td></td><td></td></td<> |          |              |
| Male       2         20       19         Female       4         Male       15         21       28         Female       10         Male       18         22       30         Female       16         Male       14         23       50         Female       28         Male       22         24       55         Female       31         Male       24         25       49         Female       20         Male       29         26       57         Female       31         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         29       73         Female       34         Male       34         Male       34         Male       38         32       68         Female       30         Male       38                               |          |              |
| 20       19         Female       4         Male       15         21       28         Female       10         Male       18         22       30         Female       16         Male       14         23       50         Female       28         Male       22         24       55         Female       31         Male       24         25       49         Female       20         Male       29         Female       31         Male       31         27       68         Female       33         Male       31         30       65         Female       34         Male       31         31       67         Female       30         Male       38         32       68         Female       30         Male       38         33       80         Female       30         Male       38         33       8                               |          |              |
| Female       4         Male       15         21       28         Female       10         Male       18         22       30         Female       16         Male       14         23       50         Female       28         Male       22         24       55         Female       31         Male       29         Female       20         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         29       73         Female       33         Male       34         30       65         Female       34         Male       31         31       67         Female       30         Male       38         32       68         Female       30         Male       38         33       80         Female       <                           |          |              |
| Male       15         21       28         Female       10         Male       18         22       30         Female       16         Male       14         23       50         Female       28         Male       22         24       55         Female       31         Male       29         Female       26         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         29       73         Female       33         Male       34         Male       34         Male       34         Male       38         32       68         Female       30         Male       38         33       80         Female       30         Male       38         33       80         Female       53         Male <t< td=""><td></td><td></td></t<>  |          |              |
| 21       28         Female       10         Male       18         22       30         Female       16         Male       14         23       50         Female       28         Male       22         24       55         Female       31         Male       29         Female       20         Male       29         Female       31         Male       31         28       70         Female       38         Male       32         29       73         Female       33         Male       34         Male       31         31       67         Female       39         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       32         34       83         Female       51         Male       32         35 <t< td=""><td></td><td>-</td></t<> |          | -            |
| Female       10         Male       18         22       30         Female       16         Male       14         23       50         Female       28         Male       22         24       55         Female       31         Male       29         Female       26         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         Semale       33         Male       34         Male       34         Male       38         32       68         Female       30         Male       38         33       80         Female       30         Male       38         33       80         Female       53         Male       32         34       83         Female       51         Male       32         35                                  |          |              |
| Male       18         22       30         Female       16         Male       14         23       50         Female       28         Male       22         24       55         Female       31         Male       29         Female       26         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         Semale       33         Male       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       32         34       83         Female       51         Male       32         35       84          35       84  |          |              |
| 22       30         Female       16         Male       14         23       50         Female       28         Male       22         24       55         Female       31         Male       29         Female       26         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         Semale       33         Male       34         Male       34         Male       38         32       68         Female       30         Male       38         33       80         Female       30         Male       38         33       80         Female       53         Male       32         34       83         Female       51         Male       32         35       84   |          |              |
| Female       16         Male       14         23       50         Female       28         Male       22         24       25         Female       20         Male       29         Female       26         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         29       73         Female       34         Male       31         30       65         Female       34         Male       34         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       32         34       83         Female       51         Male       32         35       84   |          |              |
| Male       14         23       50         Female       28         Male       22         24       55         Female       31         Male       24         25       49         Female       20         Male       29         26       57         Female       31         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         Female       33         Male       34         Male       34         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       32         34       83         Female       51         Male       32         35       84   | 22       |              |
| 23       50         Female       28         Male       22         24       55         Female       31         Male       24         25       49         Female       20         Male       29         Female       26         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         Female       33         Male       34         Male       34         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       32         34       83         Female       51         Male       32         35       84   |          |              |
| Female       28         Male       22         24       55         Female       31         Male       24         25       49         Female       20         Male       29         26       57         Female       26         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         Female       33         Male       34         Male       34         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       32         34       83         Female       51         Male       32         35       84   |          |              |
| Male       22         24       55         Female       31         Male       24         25       49         Female       20         Male       29         26       57         Female       36         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         Female       33         Male       31         31       67         Female       39         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       32         34       83         Female       51         Male       32         35       84   | 23       |              |
| 24       55         Female       31         Male       24         25       49         Female       20         Male       29         26       57         Female       26         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         Female       33         Male       34         30       65         Female       34         Male       31         31       67         Female       38         32       68         Female       30         Male       38         33       80         Female       53         Male       32         34       83         Female       51         Male       32         35       84   |          |              |
| Female       31         Male       24         25       49         Female       20         Male       29         26       57         Female       31         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         29       73         Female       34         Male       31         31       67         Female       34         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   | Male     |              |
| Male       24         25       49         Female       20         Male       29         26       57         Female       26         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         29       73         Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   | 24       | 55           |
| 25       49         Female       20         Male       29         26       57         Female       26         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         Female       33         Male       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   | Female   | 31           |
| Female       20         Male       29         26       57         Female       26         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         29       73         Female       34         Male       31         30       65         Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   | Male     | 24           |
| Male       29         26       57         Female       26         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         29       73         Female       34         Male       31         30       65         Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   | 25       | 49           |
| 26       57         Female       26         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         29       73         Female       33         Male       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   | Female   | 20           |
| Female       26         Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         29       73         Female       34         Male       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   | Male     | 29           |
| Male       31         27       68         Female       37         Male       31         28       70         Female       38         Male       32         29       73         Female       33         Male       40         30       65         Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   | 26       | 57           |
| 27       68         Female       37         Male       31         28       70         Female       38         Male       32         29       73         Female       33         Male       40         30       65         Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   | Female   | 26           |
| Female       37         Male       31         28       70         Female       38         Male       32         29       73         Female       33         Male       40         30       65         Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   | Male     | 31           |
| Male       31         28       70         Female       38         Male       32         29       73         Female       33         Male       40         30       65         Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   | 27       | 68           |
| 28       70         Female       38         Male       32         29       73         Female       33         Male       40         30       65         Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   | Female   | 37           |
| 28       70         Female       38         Male       32         29       73         Female       33         Male       40         30       65         Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   | Male     | 31           |
| Female       38         Male       32         29       73         Female       33         Male       40         30       65         Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   | 28       |              |
| Male       32         29       73         Female       33         Male       40         30       65         Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   |          |              |
| 29       73         Female       33         Male       40         30       65         Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   |          |              |
| Female       33         Male       40         30       65         Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   | 29       |              |
| Male       40         30       65         Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   |          |              |
| 30       65         Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   |          |              |
| Female       34         Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   |          |              |
| Male       31         31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   |          |              |
| 31       67         Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   |          |              |
| Female       29         Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   |          |              |
| Male       38         32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         Male       32         35       84   |          |              |
| 32       68         Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   |          |              |
| Female       30         Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   |          |              |
| Male       38         33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   |          |              |
| 33       80         Female       53         Male       27         34       83         Female       51         Male       32         35       84   |          |              |
| Female       53         Male       27         34       83         Female       51         Male       32         35       84   |          |              |
| Male       27         34       83         Female       51         Male       32         35       84   | 33       |              |
| 34       83         Female       51         Male       32         35       84   |          |              |
| Female       51         Male       32         35       84   |          |              |
| Male 32<br><b>35 84</b>   | 34       |              |
| 35 84   | Female   | 51           |
|   | Male     | 32           |
|   | 35       | 84           |
|   | Female   | 38           |

| Male   | 46              |
|--------|-----------------|
| 36     | 84              |
| Female | 48              |
| Male   | 36              |
| 37     | 57              |
| Female | 31              |
| Male   | 26              |
| 38     | 59              |
| Female | 30              |
| Male   | 29              |
| 39     | 53              |
| Female | 29              |
| Male   | 24              |
| 40     | 63              |
| Female | 32              |
| Male   | 31              |
| 41     | 61              |
| Female | 25              |
| Male   | 36              |
| 42     | 53              |
| Female | 27              |
| Male   | 26              |
| 43     | 66              |
| Female | 33              |
| Male   | 33              |
| 44     | 64              |
| Female | 29              |
| Male   |                 |
|        | 35              |
| 45     | 60              |
| Female | 27              |
| Male   | 33              |
| 46     | 70              |
| Female | 39              |
| Male   | 31              |
| 47     | 48              |
| Female | 26              |
| Male   | 22              |
| 48     | 64              |
| Female | 39              |
| Male   | 25              |
| 49     | 57              |
| Female | 31              |
| Male   | 26              |
| 50     | 45              |
| Female | 22              |
| Male   | 23              |
| 51     | 48              |
| Female | 29              |
| Male   | 19              |
| 52     | <b>62</b>       |
| Female | 26              |
|        |                 |
| Male   | 36<br><b>57</b> |
| 53     | 57              |
| Female | 28              |
| Male   | 29              |

| 54             | 54                      |
|----------------|-------------------------|
| Female         | 28                      |
| Male           | 26                      |
| 55             | 51                      |
| Female         | 29                      |
| Male           | 22                      |
| 56             | 57                      |
| Female         | 27                      |
| Male           | 30                      |
| 57             | 51                      |
| Female         | 31                      |
| Male           | 20                      |
| 58             | 42                      |
| Female         | 22                      |
| Male           | 20                      |
| 59             | 38                      |
| Female         | 24                      |
| Male           | 14                      |
| 60             | 44                      |
| Female         | 28                      |
| Male           | 16                      |
| 61             | 51                      |
| Female         | 26                      |
| Male           | 25                      |
| <b>62</b>      | <b>36</b>               |
| Female         | 20                      |
| Male           | 16                      |
| 63             | 27                      |
| Female         | 19                      |
| Male           | 8                       |
| 64             | 21                      |
| Female         | 14                      |
| Male           | 7                       |
| 65             | 20                      |
| Female         | 8                       |
| Male           | 12                      |
| 66             | 14                      |
| Female         | 7                       |
| Male           | 7                       |
| 67             | 8                       |
| Female         | 6                       |
|                |                         |
| Male           | 2<br><b>4</b>           |
| 68             |                         |
| Female         | 2                       |
| Male           | 2<br><b>5</b>           |
| 69             | <u> </u>                |
| Female<br>Male | 2<br>3<br><b>3</b><br>3 |
| Male           | ა<br>ე                  |
| 70             | 3                       |
| Male           |                         |
| 71<br>Mala     | 1                       |
| Male           | 1                       |
| 72             | 2                       |
| Female         | 1                       |
| Male           | 1                       |

| 73          | 2    |
|-------------|------|
| Male        | 2    |
| 74          | 2    |
| Female      | 1    |
| Male        | 1    |
| 76          | 2    |
| Female      | 2    |
| 80          | 1    |
| Male        | 1    |
| 89          | 1    |
| Female      | 1    |
| (blank)     |      |
| (blank)     |      |
| Grand Total | 2561 |



See yourself healthy.



## Vision Plan Benefits for Sedgwick County

| Co-Pays                |      |
|------------------------|------|
| Exam                   | \$10 |
| Materials <sup>1</sup> | \$0  |
| Contact Lens Fitting   | \$0  |
| (standard & specialty) |      |
|                        |      |

| 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 \$34 retail  |
| Exam (Optometrist)                             | Covered in full              | Up to \$26 retail  |
| Frames   | \$130 retail allowance       | Up to \$65 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 \$29 retail  |
| Bifocal  | Covered in full              | Up to \$43 retail  |
| Trifocal                                       | Covered in full              | Up to \$53 retail  |
| Polycarbonates – dependents to age 19          | Covered in full              | Not covered        |
| Anti-reflective coat                           | Covered in full              | Not covered        |
| Scratch coat (factory)                         | Covered in full              | Not covered        |
| Ultraviolet coat                               | Covered in full              | Not covered        |
| Progressive lens upgrade                       | See description <sup>3</sup> | Up to \$53 retail  |
| Contact Lenses⁴                                | \$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

Materials co-pay applies to lenses and frames only, not contact lenses

See your benefits materials for definitions of standard and specialty contact lens fittings

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

20% off amount over retail lined trifocal lens, Progressives:

including lens options

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

|                           | Maximum Member Out-of-Pocket |                    |
|---------------------------|------------------------------|--------------------|
|                           |                              | 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 10% off retail Disposable contact lenses:

# Superior Vision.com **Customer Service** 800.507.3800

#### Refractive Surgery

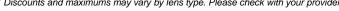
Superior Vision has a nationwide network of refractive surgeons and leading LASIK networks who offer members a discount. These discounts range from 15%-50%, and are the best possible discounts available to Superior Vision.

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.





Covered to provider's in-office standard retail lined trifocal amount, member pays difference between progressive and standard retail lined trifocal, plus applicable co-pay

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