



# Dental PPO Insurance

## Vision Rider



Life is full of unexpected moments, and healthy vision can help you see them all. Our vision coverage helps you and your family maintain your vision wellness, with coverage for eye exams and optical materials, such as eyeglasses or contact lenses.

VISION BENEFITS	IN-NETWORK	OUT-OF-NETWORK
<b>CO-PAYS</b>		
Exam (once per 12 months)	\$10 co-pay	Up to \$35 allowance
Materials	\$25 co-pay	See below
<b>STANDARD PLASTIC LENSES (once per 12 months)</b>		
Single vision	Covered by co-pay	Up to \$25 allowance
Bifocal	Covered by co-pay	Up to \$40 allowance
Trifocal	Covered by co-pay	Up to \$50 allowance
Lenticular	Up to \$80 allowance	Up to \$50 allowance
Progressive	Up to \$70 allowance	Up to \$40 allowance
Polycarbonate lenses (for dependents to age 19)	Covered by co-pay	N/A
<b>FRAMES (once per 12 months)</b>		
Choose any frame available at provider locations	Up to \$120 allowance	Up to \$50 allowance
<b>CONTACT LENSES (once per 12 months; in lieu of eyeglass lenses and frames)</b> Benefit includes materials, fit and follow-up. Provider may charge fit separately, leaving entire allowance for materials.		
Elective	Up to \$120 allowance	Up to \$100 allowance
Medically necessary	Up to \$210 allowance	Up to \$210 allowance

### VISION NETWORK – MAXIMIZE YOUR BENEFITS

You can maximize your vision benefits with any provider in our large, nationwide network. Our network includes independent optometrists and ophthalmologists, as well as retail stores such as:

- Walmart and Sam's Club Optical
- Target Optical
- Pearle Vision
- Visionworks
- Costco<sup>1</sup>

You can choose different providers to use your benefits for eye exams and eyeglasses or contact lenses.

### FIND A PROVIDER OR REFER A PROVIDER

Find a network provider near you on our Vision Provider Directory at [ColonialLifeVision.com](http://ColonialLifeVision.com).

If your preferred provider isn't in our network, you can send their contact information to [referaprovider@ColonialLife.com](mailto:referaprovider@ColonialLife.com), and one of our network recruiters will reach out to them.

## SPECIAL SAVINGS ON MATERIAL PURCHASES<sup>2</sup>

Some network providers offer special pricing and discounts for certain vision materials, including lens add-ons and a second pair of glasses. See the chart below for details. Participating providers are designated as “Value Added” or “Service Plus” in the Provider Directory at ColonialLifeVision.com.

VALUE-ADDED PROVIDERS		
SPECIAL PRICING AND DISCOUNTS ON LENS OPTIONS FOR FIRST PAIR OF GLASSES (ADD-ONS FOR INSURED PURCHASES)		
<ul style="list-style-type: none"> <li>• UV Coating ..... \$15</li> <li>• Solid tinting/gradient tinting ... \$15</li> <li>• Standard scratch-resistant coating ..... \$15</li> <li>• Standard antireflective coating .....\$45</li> <li>• Premium antireflective coating .....\$70</li> </ul>	<ul style="list-style-type: none"> <li>• Ultra-antireflective coating ..... 20% discount</li> <li>• Polarized lenses ..... \$75</li> <li>• Transition lenses..... \$75</li> <li>• Progressive lenses:                             <ul style="list-style-type: none"> <li>- Standard..... \$110</li> <li>- Premium.....\$170</li> <li>- Ultra ..... 20% discount</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Standard polycarbonate lenses .....\$40</li> <li>• High index (single vision)                             <ul style="list-style-type: none"> <li>- 1.56-1.60 .....\$60</li> <li>- 1.66+ ..... 20% discount</li> </ul> </li> <li>• High index (multifocal)                             <ul style="list-style-type: none"> <li>- 1.56-1.60 ..... \$75</li> <li>- 1.66+ ..... 20% discount</li> </ul> </li> </ul>
SPECIAL PRICING AND DISCOUNTS ON PURCHASE OF SECOND PAIR OF GLASSES		
<ul style="list-style-type: none"> <li>• Single vision plastic lenses ..... \$40</li> <li>• Bifocal plastic lenses..... \$60</li> </ul>	<ul style="list-style-type: none"> <li>• Trifocal lenses..... \$70</li> <li>• Progressive lenses (standard)..... \$110</li> </ul>	<ul style="list-style-type: none"> <li>• Progressive lenses (premium and ultra).....20% discount</li> </ul>
DISCOUNTS ON FRAMES, CONTACT LENSES AND OTHER PRODUCTS		
<ul style="list-style-type: none"> <li>• Frames..... Up to 35% discount</li> <li>• Contact lenses ..5 to 15% discount, depending on type</li> </ul>	<ul style="list-style-type: none"> <li>• Other products... 20% discount on nonprescription sunglasses and other products/solutions</li> </ul>	

SERVICE PLUS PROVIDERS		
RECEIVE UP TO A 20% DISCOUNT FOR THE FOLLOWING ADD-ONS TO INSURED PURCHASES		
<ul style="list-style-type: none"> <li>• UV Coating</li> <li>• Solid tinting/gradient tinting</li> <li>• Standard scratch-resistant coating</li> </ul>	<ul style="list-style-type: none"> <li>• Standard antireflective coating</li> <li>• Premium antireflective coating</li> <li>• Transition lenses</li> </ul>	<ul style="list-style-type: none"> <li>• Standard polycarbonate lenses</li> </ul>

Note: Not a covered benefit. Prices shown reflect member payment. Discounts reflect percentage off the regular price.

**For more information about our vision coverage, talk with your benefits counselor.**

1. Optometrists at Costco Optical outlets are independent of Costco and may not be in network. Special payment and reimbursement terms apply for material purchases at Costco. Additional discounts are not applicable.
2. These schedules are subject to change without notice. Added value discounts may not be available in all geographical areas and may vary by network. Not all providers, such as Walmart, Sam’s Club and Costco Optical, choose to participate in these programs. Some frames and lens items may have manufacturer restrictions and cannot be discounted. Special lens packages that combine numerous lens enhancements at value price points are not covered by these added value programs. Programs may not be combined with any other promotions or discounts.



ColonialLifeVision.com

THIS POLICY PROVIDES LIMITED BENEFITS.  
A NETWORK ACCESS PLAN IS AVAILABLE.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IDN8000 and rider form R-VSN8000 (including state abbreviations where used, for example: IDN8000-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Insurance products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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