

## Members Can Choose

- ANY type of contacts
- ANY brand
- ANY in-network provider
- ANY price point

## 100% of Eyewear Allowance is for Contact Lenses

Most eye care providers charge a separate fee for a Contact Lens Fitting exam. Superior Vision plan designs include an optional **stand-alone Contact Lens Fitting (CLF) benefit** that leaves the eyewear allowance untouched.

**This means that 100% of the eyewear allowance can be used toward the purchase of contacts.**

## Contact Lenses, Elective /Cosmetic

Elective/cosmetic contact lenses refer to contact lenses members choose to wear instead of eyeglasses for reasons of comfort or appearance. Contact lenses covered by the plan must contain a prescription for correcting a vision deficiency.

## Contact Lenses, Non-Elective /Medically Necessary

Medically necessary contact lenses are provided only under certain medical conditions where the member cannot achieve a specified level of visual acuity (performance) through the wearing of conventional eyeglasses. Reasons include: Keratoconus; Aphakia (after cataract surgery without implant lenses); Anisometropia of 4.0 diopters or more; and when visual acuity can not be corrected to 20/70 in the better eye except through the use of contact lenses.

## Online Contact Lenses

Members with the Superior National provider network can order **all major brands and types** of contact lenses online at **discounted prices** from ContactsDirect.com—and use their in-network benefits.

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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