



## Progressive lenses and your benefit

### Understanding progressives

Progressives are multifocal lenses that provide a seamless progression of varied lens powers for different distances. They are an upgrade option for traditional bifocal and trifocal lenses and create a more natural look for the wearer.

### Your progressive lens benefit

Superior Vision covers more of the progressive lens cost for members. We cover the provider's in-office retail price for standard lined trifocals (\$185 value<sup>1</sup>). Other vision companies only cover progressive lenses at the standard lined bifocal level (\$115 value<sup>1</sup>), or they have high copays/deductibles associated with progressives.

### How the benefit works

A member chooses any progressive lens at the provider's office. They pay the difference between their chosen lens and that provider's in-office retail price for a standard lined trifocal. The difference between the two prices may also be subject to a 20% discount if the provider participates in Superior Vision discounts.<sup>2</sup>

Superior Vision members save up to \$85	Superior Vision		Other vision companies			
	Trifocal level		Bifocal level		High copay	
	\$210	Standard progressive	\$210	Standard progressive	\$0	Standard progressive
	(\$185)	Less standard trifocal	(\$115)	Less standard bifocal		
	(\$5)	Less 20% discount <sup>2</sup>	\$10	Copay	\$60	High copay
	\$20	Out-of-pocket	\$105	Out-of-pocket	\$60	Out-of-pocket

<sup>1</sup>Pricing in example is based on average national pricing for 2012. There are many types and manufacturers of progressives and prices will vary significantly.

<sup>2</sup>Not all providers participate in Superior Vision Insurance Plan of Wisconsin, Inc. discounts. Call your provider prior to scheduling an appointment to confirm if he/she offers discounts. Discounts are subject to change without notice. Discounts do not apply if prohibited by the manufacturer. /// Policy underwritten through National Guardian Life Insurance Company. Policy Form Series NVIGRP 5/07. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of New York aka The Guardian or Guardian Life.

**Want to learn more about progressive and other specialty lenses?**

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