



Vision Plan Benefits for North Carolina Bankers Association

You may choose from two plans: Low Option Plan, or High Option Plan

Services/Frequency	
Exam	1 per plan year
Frames	1 per 2 plan years
Contact Lens Fitting	1 per plan year
Lenses	1 per plan year
Contact Lenses	1 per plan year

Plan 1 Low Option Plan	
Co-Pays	
Exam	\$10
Materials ¹	\$25
Contact Lens Fitting	\$25
Monthly Premiums	
Emp. Only	\$6.30
Emp. + spouse	\$12.40
Emp. + child(ren)	\$12.80
Emp. + family	\$18.98

Plan 2 High Option Plan	
Co-Pays	
Exam	\$10
Materials ¹	\$10
Contact Lens Fitting	\$25
Monthly Premiums	
Emp. Only	\$9.50
Emp. + spouse	\$18.74
Emp. + child(ren)	\$18.98
Emp. + family	\$28.40

Benefits	In-Network	Out-of-Network
Exam (MD)	Covered in Full	Up to \$44
Exam (OD)	Covered in Full	Up to \$39
Frames	\$130 retail allowance	Up to \$64
Contact Lens Fitting (standard ²)	Covered in Full	Not covered
Contact Lens Fitting (specialty ²)	\$50 retail allowance	Not covered
Lenses (standard) per pair		
Single Vision	Covered in Full	Up to \$34
Bifocal	Covered in Full	Up to \$48
Trifocal	Covered in Full	Up to \$64
Progressives	Covered at retail lined trifocal level	Up to \$64
Contact Lenses ³	\$120 retail allowance	Up to \$100

	In-Network	Out-of-Network
Exam (MD)	Covered in Full	Up to \$44
Exam (OD)	Covered in Full	Up to \$39
Frames	\$175 retail allowance	Up to \$89
Contact Lens Fitting (standard ²)	Covered in Full	Not covered
Contact Lens Fitting (specialty ²)	\$50 retail allowance	Not covered
Lenses (standard) per pair		
Single Vision	Covered in Full	Up to \$34
Bifocal	Covered in Full	Up to \$48
Trifocal	Covered in Full	Up to \$64
Progressives	Covered at retail lined trifocal level	Up to \$64
Contact Lenses ³	\$200 retail allowance	Up to \$100

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

¹ Materials co-pay applies to lenses and frames only, not contact lenses.

² See your benefits materials for definitions of standard and specialty contact lens fittings.

³ Contact lenses are in lieu of eyeglass lenses and frames benefit

Discount Features

Look for providers in the Provider Directory who accepts discounts; please verify their discounts prior to service.

Discounts on Covered Materials

- Frames: 20% off amount over allowance
- Lens options: 20% off retail
- Progressives: 20% off amount over retail lined trifocal lens, including lens options

The following options have out-of-pocket maximums⁴ 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

Refractive Surgery

Superior Vision has a nationwide network of refractive surgeons and leading LASIK networks who offer members a discount. These discounts range from 20%-50%, and are the best possible discounts available to Superior Vision

All allowances are retail; member is responsible for any amount over the allowance, minus available discounts.

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.

⁴ Discounts and maximums may vary by lens type. Please check with your provider.

