

**YOUR BENEFIT PLAN**

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# **Vision Plan**

**Montgomery County Public Schools**

**Summary Plan Description**

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## Vision Plan

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Montgomery County Public Schools offers a Vision Plan administered by National Vision Administrators (NVA). Under the MCPS Vision Plan, benefits are paid for eye exams, glasses, and medically necessary contacts. You may receive services from any licensed eye care provider. In addition, MCPS has arranged for you to obtain a number of other vision care services, at a discount, including contact lenses through a mail order program. The following section explains your vision benefits in detail.

### What Is Covered

The MCPS Vision Plan provides benefits for covered vision care ordered by a licensed doctor, optometrist, or ophthalmologist. Benefits include exams, frames, lenses, and medically necessary contact lenses. The chart below details the amount the plan will pay for each covered service.

Service	Plan Pays	Limited To
<b>Examinations:</b> Optometrist Ophthalmologist	\$25 \$33	one exam during any 18 consecutive months
<b>Frames only</b>	\$20	one set of frames during any 18 consecutive months
<b>Lenses only:</b> Single Bifocal Trifocal Lenticular	\$10/lens \$17.50/lens \$22.50/lens \$60/lens	two lenses during any 18 consecutive months
<b>Contact Lenses</b> (only under limited circumstances)*	\$230/pair	two lenses during any 18 consecutive months
<b>Frame and Lenses:</b> Single Bifocal Trifocal Lenticular	\$40/pair \$55/pair \$65/pair \$140/pair	one set of frames during any 18 consecutive months; two lenses during any 18 consecutive months

\*Benefits for contact lenses are paid only if they are prescribed:

- to restore visual acuity of the healthier eye to 20/70 or better, and this cannot be accomplished with regular glasses; or
- after cataract surgery.

### How Often Can You Receive Benefits?

You and your eligible dependents can receive one eye exam, one pair of eyeglass lenses and one set of frames every 18 months. Other discounted services are available and are described in detail on the following page.

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### **Special Discount With NVA Providers Through The Opti-Vision Program**

MCPS offers you the opportunity to save additional money on eye exams, lenses, frames, contact lenses, or medically necessary contact lenses by seeking treatment from National Vision Administrators (NVA) providers through their Opti-Vision Program.

Once you are enrolled in the NVA Plan, you will receive an NVA Opti-Vision card. Your card will have "MCPS" printed on the front, as well as your name, ID number, and any eligible dependents. Your ID card is valid until you are no longer eligible for coverage. Your NVA Opti-Vision ID card entitles you to a 40%-50% discount off the provider's original retail price.

Under the NVA Opti-Vision Program, you will pay a set fee for eye exams and lenses, and other services, according to the following preferred pricing schedule.

<b>Service Provided:</b>	<b>An NVA Provider Will Not Charge You More Than...</b>
<b>Examinations</b> ( <i>does not include contact lens examinations</i> )	\$35
<b>Tonometry</b>	\$3
<b>Clear Lenses:</b> Single Bifocal Trifocal Lenticular	\$30 (glass)/\$31 (plastic) \$41 (glass)/\$45 (plastic) \$50 (glass)/\$55 (plastic) Provider's U&C fee, less 25%
<b>Lens Options</b> ( <i>including Photochromatic, Scratch Resistant, Fashion or Gradient Tints, Progressive or No-line Multifocals, Anti-reflective, Polycarbonate and Prescription Sunglasses</i> )	Wholesale cost plus 50% for each option or Provider's U&C fee, whichever is less*
<b>Frames</b>	Wholesale cost plus 50% or Provider's U&C fee, whichever is less*
<b>Contact Lenses</b> ( <i>including contact lens examination</i> )	Provider's U&C fee, less 25%

\* The wholesale cost is usually **less** than 1/3 of the retail cost.

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### Participating Providers

In order to receive discounted benefits, you must choose an NVA-participating provider. NVA has a network of ophthalmologists, optometrists, and opticians. The following providers will provide NVA participants with vision care at a pre-established price. Major providers in the NVA network include:

- Pearle Visions
- Eye Care Centers of America;
- For Eyes Optical Co.;
- Hour Eyes;
- Malamut Opticians;
- Olney Optical;
- Sears Optical;
- Sterling Optical; and
- United Optical.

You will receive a list of participating providers when you enroll in the plan or you can visit the NVA Web site at [www.e-nva.com](http://www.e-nva.com) or call 1-800-672-7723 for a full list of providers.

### How The NVA Plan Works

- 1) Choose a participating provider;
- 2) Present your member ID card when you pay for any services;
- 3) You automatically receive the preferred price; and
- 4) File a claim with NVA for reimbursement according to the plan provisions. The Vision claim form is available on the Employee and Retiree Service Center (ERSC) Web site at [www.montgomeryschoolsmd.org/departments/ersc](http://www.montgomeryschoolsmd.org/departments/ersc).

### Comparing Non-NVA and NVA Costs

#### An Example — Eye Exam

	Plan Pays	You Pay
<b>Non-NVA Provider Might Charge \$45</b>	\$33 (Ophthalmologist)	\$12 using a non-NVA provider (Ophthalmologist)
	\$25 (Optometrist)	\$20 using a non-NVA provider (Optometrist)
<b>NVA Provider Charges No More Than \$35</b>	\$33 (Ophthalmologist)	\$2 using an NVA provider (Ophthalmologist)
	\$25 (Optometrist)	\$10 using an NVA provider (Optometrist)

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### **An Example — Single Lenses Only (Plastic)**

	<b>Plan Pays</b>	<b>You Pay</b>
<b>Non-NVA provider might charge \$60 per pair</b>	\$20 per pair of lenses	\$40 per pair using a non-NVA provider
<b>NVA provider charges no more than \$31 per pair</b>	\$20 per pair of lenses	\$11 per pair using an NVA provider

### **What Is Not Covered**

Benefits are not provided under the *Vision Plan* for the following:

- more than one eye exam, including refraction and two lenses, per person during any 18 consecutive months;
- more than one set of frames per person during any 18 consecutive months;
- services and materials provided in connection with:
  - special procedures, such as orthoptics and vision training; or
  - medical or surgical eye treatment;
- sunglasses (prescription or non-prescription lenses);
- replacement of lost, stolen, or broken lenses or frames (within 18 months);
- cosmetic contact lenses;
- eye exams which are required by:
  - an employer as a condition of employment; or
  - the government; and
- vision care for benefits that are provided under another MCPS Medical Plan.

The following services and materials are not covered under the *Opti-Vision Program*:

- medical or surgical treatments of the eyes;
- drugs or medications;
- non-prescription lenses;
- examinations or materials not listed as a covered service;
- services or materials provided by Federal, State, or Local Government, or Workers' Compensation; and
- low vision aids.

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### **How To Submit A Claim**

To submit a vision claim for reimbursement, complete a “Claim For Vision Care Expense” form and send the form to National Vision Administrators (NVA). The claim forms are available from the ERSC Web site at: [www.montgomeryschoolsmd.org/departments/ersc](http://www.montgomeryschoolsmd.org/departments/ersc). You will receive a check, via mail for the allowable reimbursement, along with an explanation of your benefits. NVA must receive a completed vision claim form within one year from the date of services rendered to be eligible to receive reimbursement.

### ***How To Appeal A Claims Decision***

You have the right to appeal a claim you feel has been incorrectly paid or denied. All claim appeals should be sent to National Vision Administrators. Your appeal must include:

- your full name;
- your social security number; and
- documentation reflecting;
  - office visit charge; and
  - prescription charge (initial cost and amount denied or reimbursed).

All claim appeals should be sent to the following address:

National Vision Administrators  
P.O. Box 2187  
Clifton, NJ 07015  
Attn: MCPS Appeals Representative

You will receive a formal response within 30 calendar days of receipt of your appeal.

Montgomery County Public Schools (MCPS) expects to continue the benefit plans described in this *Summary Plan Description*, but reserves the right to modify, amend, suspend, or terminate any plan at any time and for any reason except as limited by applicable union contracts. If there is any conflict between this *Summary Plan Description* and the plan documents, the plan documents will always govern. You should not rely on any oral description(s) of the plan since the written terms of the plan documents will always govern. Based on its discretionary authority, the Plan Administrator will interpret the plan provisions.