

Vision Services and Frequency	In-Network Plan Coverage**	In-Network Member Cost***	Out-of-Network Reimbursement
Exam and Professional Services: Frequency*: once per 12 month Eye Exam Retinal Screening Standard Contact Lens Fit & Follow-up Premium Contact Lens Fit & Follow-up	100% after Copay Not Covered \$0 \$0	\$10 Copay Up to \$39 Up to \$40¹ 90% of Retail¹	Up to \$45 Allowance Not Covered Not Covered¹ Not Covered¹
Standard Eyeglass Lenses Allowances: Frequency*: one pair per 12 month Lenses: Single Vision Lined Bifocal Lined Trifocal Lenticular	100% after Copay 100% after Copay 100% after Copay 100% after Copay	\$25 Copay \$25 Copay \$25 Copay \$25 Copay	Up to \$32 Allowance Up to \$55 Allowance Up to \$65 Allowance Up to \$80 Allowance
Lens Enhancements / Options Oversize lenses Rose #1 and #2 Solid Tints Polycarbonate Lenses <19 years of age Polycarbonate Lenses Standard Progressives* Premium Progressives* Plastic Dye Tints Photochromic – Glass or Plastic Standard Scratch Coating Standard Ultraviolet (UV) Standard Anti-Reflective (AR) Coating* Premium Anti-Reflective Coating* Hi-Index Lenses All other lens options	100% 100% 100% \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$40 \$65² Tier 1: \$85² Tier 2: \$95² Tier 3: \$110² Tier 4: \$65 plus 20% off retail Less \$120 allowance² \$15 \$75 \$15 \$15 \$45 Tier 1: \$57 Tier 2: \$68 Tier 3: 20% off Retail 20% off retail 20% off retail	Not Covered Not Covered Not Covered Not Covered Not Covered² Not Covered² Not Covered Not Covered Not Covered Not Covered Not Covered Not Covered Not Covered Not Covered Not Covered
Contact Lenses Retail Allowance: Frequency*: one pair or single purchase per 12 month Elective – Conventional Elective – Disposable	100% up to \$130 Retail Allowance; Additional 15% off balance over allowance 100% up to \$130 Retail Allowance	Balance over \$130 Allowance	Up to \$105 Allowance
Therapeutic	100%	\$0	Up to \$210 Allowance
Frame Allowance Frequency*: one per 12 month Retail Costco	100% up to \$130 Allowance 100% up to \$80 Allowance	20% off balance over Allowance Balance over Allowance	Up to \$71 Allowance
* Your Frequency Period begins on the 1st of your plan renewal month (Contract year basis) *Changes to the products in each tier and member out-of-pocket amounts are subject to change; All providers are not required to carry all brands at all levels. Check with your in-network provider for details. ¹ May be applied to Contact Lens Allowance. ² Member out-of-pocket includes Lined Bifocal copay. Out-of-network reimbursement based on Lined Bifocal allowance.			

**Coverage may vary at participating discount retail and membership club optical locations, please contact Customer Service for specific coverage information.

***Provider participation is 100% voluntary and subject to applicable law, please check with your Eye Care Professional for any offered discounts; stated Customer Cost, up to maximums, are subject to change without notice.

Benefits are underwritten or administered by Cigna. Read your plan carefully - this rate sheet provides a very brief description of the important features of your plans. This is not the insurance contract. Your full rights and benefits are expressed in the actual plan documents that are available to you upon request. Network providers are independent contractors solely responsible for your routine vision examination and products.