



specialists in cost effective dental and vision benefits

THE ELITE VISION PLAN

(\$70 annual eye exam and \$250 materials allowance)

Plan Benefits	PPO Optometrist	Non PPO Optometrist
Who's Covered	Primary enrollee working at least 30 hours/week, spouse, and dependent children to age 19 plus dependent full-time students to age 24	
Annual Benefit per Calendar Year	Annual eye exam + \$250 materials allowance	Annual eye exam + \$250 materials allowance
Annual eye exam	\$70; patients will not be balance billed if optometrist's usual and customary charges exceed \$70	\$70 paid by plan; patients are responsible for optometrist's charges that exceed \$70
Annual materials allowance (excluding contact lenses)	Up to \$250 per year towards glasses and/or contact lenses (glasses includes frames, lenses, tints, coatings, and any other materials requested by patients); PPO optometrists will provide a 15% discount off usual and customary prices on all materials sold to patients covered by this plan	Up to \$250 per year towards glasses and/or contact lenses (glasses includes frames, lenses, tints, coatings, and any other materials requested by patients); materials discounts have not been negotiated
Contact lenses	Optometrist will provide contact lenses at his/her usual and customary fees and apply a 15% discount towards the usual and customary contact lens service fee	Discounts have not been negotiated
Second pair of glasses	Optometrist will provide a 20% discount on a second pair of glasses	Discounts have not been negotiated
Waiting Periods	None	None for current employees; 3 months for new hires
Choice of Optometrists	Any PPO participating optometrist	Visit any optometrist. Patients are responsible for optometrist's charges that exceed the \$70 annual eye exam fee and may not receive the benefit of negotiated PPO discounts
Projected Self Funding Rates (may vary based on actual census data)		
Employee	\$12.35	\$12.35
Employee Plus Spouse	\$17.35	\$17.35
Family	\$19.85	\$19.85

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COBRA Rates	Add 2% to above self funding levels
Services Not Covered	Services for injuries or conditions covered under Workers Compensation Insurance; treatment covered by a health plans or conditions requiring treatment by a physician
Plan Reserves	Self funding estimates are projected to cover all costs for vision claims and third party administration; if utilization is lower than projected, plan reserves can be rolled into subsequent years and self funding levels can be adjusted downward to reflect actual utilization for the specific group

Submit complete census to PESC Administrators for a more precise quote of self-funding levels for The Elite Vision Plan.