



National Vision Administrators, L.L.C.

Morris Hills Regional District

Summary of Vision Care Benefits

National Vision Administrators, L.L.C. (NVA) has been contracted by your group to offer a comprehensive vision care plan to you and your eligible family members. Founded in January of 1979, NVA manages vision benefit services for approximately seven million lives nationwide. Group effective 07/01/2013

How Your Vision Care Program Works

For your convenience, at the start of the program, you will receive two identification cards with participating providers in your zip code area listed on the back.

When scheduling your appointment, please notify the NVA participating provider of your choice that your vision coverage is administered by NVA.

The provider will contact NVA to verify eligibility.

At the time of your appointment, simply present your NVA identification card to the provider or indicate clearly that your benefit is administered by NVA.

A vision claim form is not required at an NVA participating provider.

- *The provider will inform you of your eligibility status prior to rendering services.*

Be sure to inform the provider of your medical history and any prescription or over-the-counter medications you may be taking.

To verify your benefit eligibility prior to calling or visiting your eye care provider, please visit our website at www.e-nva.com or contact NVA's Customer Service Department toll-free at 1.800.672.7723.

Eligibility: Eligible members and dependents are entitled to receive a vision examination and one (1) pair of lenses and a frame or contact lenses once every plan year.

Customer Service: To verify eligibility, locate a participating provider and receive answers to all your vision care related inquiries, please call NVA's Customer Service Department toll-free at 1.800.672.7723 (TDD: 888-820-2990).

- *NVA's Interactive Voice Response (IVR) system is available twenty-four (24) hours per day, seven (7) days per week. The IVR allows you to locate a participating provider in your area, check eligibility as well as the status of your claim(s).*

An NVA Customer Service Representative can be contacted twenty-four (24) hours per day, seven (7) days per week.

National Vision Administrators, L.L.C. • PO Box 2187 • Clifton, NJ 07015

Web: www.e-nva.com • Toll-Free: 1.800.672.7723

Benefits at Participating Providers:

Highlights of your vision care benefit:

- The option of receiving services in- or out-of-network
- Extensive national provider network
 - Enhanced in-network benefits:
 - *100% covered Vision examination (after copay if applicable)*
 - *100% covered standard spectacle lenses (after copay if applicable)*
 - *Frame allowance covers countless fashionable frames in full*
 - *Allowance towards the cost of contact lenses and fitting fees*
 - *No claim forms; providers will submit claims directly to NVA.*

Examinations: The comprehensive exam includes case history, examination for pathology or anomalies, visual acuity (clearness of vision), refraction, tonometry (glaucoma test) and dilation. Comprehensive eye examinations can aid in the early detection of ocular diseases and other serious medical conditions, diabetes and cardiovascular disease for example.

Lenses: NVA provides coverage in full for standard glass or plastic eyeglass lenses.

Frames: Select any frame from the participating provider's inventory. Any amount in excess of your plan allowance is the member's responsibility. Frame choices vary from office to office.

Contact Lenses: The contact lens benefit includes all types of contact lenses such as hard, soft, gas permeable and disposable lenses. Medically necessary contact lenses may be covered with prior authorization when prescribed for: post cataract surgery, correction of extreme visual acuity problems that cannot be corrected to 20/70 with spectacle lenses, Anisometropia or Keratoconus.

Discounts: In addition to your funded benefit you are eligible to access the EyeEssentialSM Plan discount on additional purchases during the plan period.

Non-Participating Providers: You will be responsible for one hundred percent (100%) of the cost at the time of service at a non-participating provider. To obtain direct reimbursement according to your plan design, you can print a claim form from www.e-nva.com. Please complete this form and submit along with an original or copy of the itemized receipt. If you cannot print the claim form you may submit receipts along with a letter containing the member's full name, patient's full name, address, ID# and sponsoring organization to NVA's Clifton, NJ office. Remember, obtaining vision care services from a non-participating provider will result in greater out-of-pocket expense.

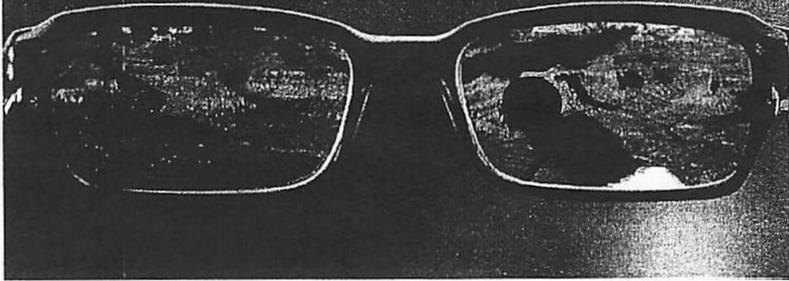
Exclusions / Limitations: No payment is made for medical or surgical treatments / Rx drugs or OTC medications / non-prescription lenses / two pair of glasses in lieu of bifocals / vision examination or materials required for employment / replacement of lost, stolen, broken or damaged lenses/ contact lenses or frames except at normal intervals when service would otherwise be available / services or materials provided by federal, state, local government or Worker's Compensation / examination, procedures training or materials not listed as a covered service / industrial safety lenses and safety frames with or without side shields / parts or repair of frame / sunglasses.

Participating providers are not contractually obligated to offer sale prices in addition to outlined coverage.

Regardless of medical or optical necessity, vision benefits are not available more frequently than specified in your policy.

Your Vision Benefit

Get a better view.



Get a better view into you vision care

- Is health and wellness important to you?
- Do you have school age children?
- Do you read often or use a computer?
- Does anyone in your family take prescription medications?
- Is saving money important?

Take a look....

Administered by:



www.e-nva.com

Why enroll in your Vision Benefit Program?

- **Vision and your health** - 38 disease states such as high blood pressure and rheumatoid arthritis present potential dangers to sight. An annual physical for your eyes can help catch the deterioration of your vision early enough to help prevent further damage and preserve your ability to see.
- Conversely, there are disease states such as diabetes that can be harmful to your sight and if diagnosed early through your annual eye exam further damage may be preventable.
- **Help your children in school** - Undiagnosed vision problems may lead to a child's inability to clearly see the board or reading materials and result in learning or behavioral issues at school. Fortunately, early detection through an annual exam can eliminate the problem resulting in greater success in school.
- **Eye strain from computer use** - Nearly 88% of computer users will experience eye problems and Computer Vision Syndrome (CVS). Symptoms of CVS include: eye strain, headaches and blurred vision as a result of extended computer use. General use glasses and/or contacts aren't always adequate for computer use.
- **Prescription drugs can affect your sight** - Medications used to treat 52 disease states such as cardiovascular disease, arthritis and osteoporosis may cause eye damage and therefore should be used in conjunction with regular eye exams.
- **Significant Savings** - NVA members save \$150 a year on average on their eye care needs. Multiply this by the number of individuals in your family and add the additional benefits you will gain by maintaining your vision health.

Contact

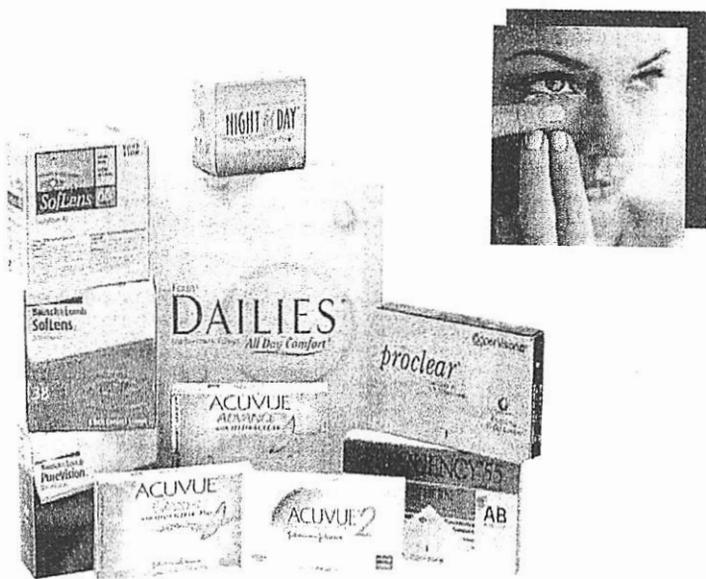
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Your Contact Lens Mail Order Service

Save Money

Easy to Order

Fast Service



www.contactfill.com

Frequently Asked Questions

What information do I need to order contact lenses?

A contact lens prescription is made up of certain specifications including the power of the lens, the size of the lens and the lens brand name. All of this information may be found on your contact lens packaging or on the written prescription. Federal law requires that your eye care professional provide you with a prescription when the examination is completed. When you receive your contact lens prescription, be sure it contains all the necessary information, including expiration date and the eye care professional's signature.

Can Contact Fill call my eye care professional to get my prescription?

Yes, a Contact Fill representative will gladly contact your eye care professional's office to verify your prescription. Just provide Contact Fill with the name of your eye care professional and the date of your last contact lens fitting exam.

How can I speed up the order process?

You can reduce the order process time by sending Contact Fill a copy of the current prescription after your order is placed. It may be faxed to 1-866-589-6969 or scanned and emailed as an attachment to cservices@contactfill.com.

What is the cost to ship my order?

The standard cost for shipping your contact lenses from Contact Fill is \$6.95 per order. However, first-time buyers will receive free standard shipping on orders placed by June 30, 2014. Use the promotion code SHIP12 to receive this special offer.

Does Contact Fill accept insurance?

Contact Fill accepts National Vision Administrators, L.L.C. (NVA) vision benefit plans for payment or member reimbursement. For all other insurance purposes, an invoice is provided with every order. If you require a specialized invoice to submit to your insurance carrier, please ask a Contact Fill Representative for assistance.

When I order my contact lenses from Contact Fill, will I still be able to obtain manufacturers' rebate coupons?

Contact Fill offers rebate information that may be applicable to the brand of contact lenses ordered. Contact lens' prices advertised by Contact Fill reflect the cost before any rebates are applied. You can read more about rebate offers by visiting www.contactfill.com and clicking on the rebate offer link.

My lens type is not on the list of available lenses; can I still purchase them from Contact Fill?

Your lens might be a special order product available through Contact Fill. Just call or email with your lens prescription information and questions. A Customer Service Representative will gladly guide you through the process.

Do I still need a prescription if I just want contact lenses to change my eye color?

Yes, you still need to be fitted for the lenses even if you do not need vision correction. Contact lenses are medical devices and wearing them can affect the health of your eyes.

Contact

A simple, convenient way to
save on contact lenses!

Fill®

Most Major Brands!!

Select from the following lens brands and more...

Acuvue, Air Optix, Avaira, Biofinity, Biomedics, Boston, ClearSight, Fluoroperm, Focus, Frequency, FreshLook, Hydrasoft, O2 Optix, Precision UV, Proclear, Preference, PureVision, SofLens, Vertex

Now available in all types of lenses...

Disposable, Monthly Wear, Two Week Wear, Daily Wear, Bifocal, Color, Toric, Conventional, Gas Permeable

Sample of prices...

1-Day Acuvue Moist \$64.95 / box of 90 lenses
Acuvue 2 \$17.95 / box of 6 lenses
Acuvue Advance Plus \$69.95 / box of 24 lenses
Acuvue Oasys \$29.95 / box of 6 lenses
Acuvue Oasys for Astigmatism \$38.95 / box of 6 lenses
Acuvue Oasys for Presbyopia \$39.95 / box of 6 lenses
Air Optix Aqua \$39.95 / box of 6 lenses
Biofinity \$38.95 / box of 6 lenses
Biofinity Toric \$48.95 / box of 6 lenses
Dailies Aqua ComfortPlus \$49.95 / box of 90 lenses
Frequency 55 Aspheric \$21.95 / box of 6 lenses
FreshLook ColorBlends or Colors \$35.95 / box of 6 lenses
Proclear Multi-Focal \$56.95 / box of 6 lenses
PureVision 2 HD \$47.95 / box of 6 lenses
SofLens Multi-Focal \$38.95 / box of 6 lenses
SofLens Toric \$27.45 / box of 6 lenses

**above prices are subject to change*

Where to Order

- ☎ www.contactfill.com
- ☎ Call: 1-866-234-1393
- ☎ Fax: 1-866-589-6969

Questions

Call customer service at
1-866-234-1393 or by e-mail at
cservices@contactfill.com

Satisfaction Guaranteed

Contact Fill will gladly answer any questions, contact your eye care professional and assist you in determining the best box quantity for you to save the most money. Contact Fill offers a 30-day satisfaction guarantee on all unopened products in original and undamaged packaging.

Visit our
website for
an
expanded list
of contact
lenses and
latest prices.
Rebate offers
may be
available to
gain an
additional
savings.

Your contact lenses, your eyes, are our business. Contact Fill meets your contact lens needs with low prices, brand name lenses & dependable delivery to your home or office.

**Thousands of discounted contact lenses
stocked for convenient and
fast home delivery.**

www.contactfill.com

**Contact Fill
5040 Ritter Road
Mechanicsburg, PA 17055**

Phone: 1-866-234-1393

Fax: 1-866-589-6969

**Customer Service Assistance Available
Seven Days a Week
8:00am to 9:00pm ET**

***Free standard shipping for first-time buyers
on orders placed by June 30, 2014.
Use the Promotion Code: SHIP13***

Your Doctor & Your Prescription

In 2004, a Federal Law called the "Fairness To Contact Lens Consumers" Act went into effect. This law mandates that patients be given their prescription as soon as they've been fitted. The law requires sellers to verify prescriptions and gives prescribers a reasonable amount of time, eight business hours, to respond. It also established that a contact lens prescription will expire within one year or at the time set by State law, whichever is greater.

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What's different about your NVA program?

- Access to the nation's top vision care providers including local and national retailers
- Choice of Ophthalmologist (MD) or Optometrist (OD)
- Unlimited frame selection
- Significant savings on lenses, frames and contacts
- Discounts on the latest options and enhancements
- Use your benefit to buy contact lenses via the internet
- No claims forms needed
- LASIK surgery discounts

Easy to use

1. Select a provider of your choice based on location or by frames available at **no out-of-pocket cost** to you via the *Vision Benefit MaximizerSM* search tool found at www.e-nva.com.

Name	Address	City	State	Zip	Service Level	# of Frames Available at \$0*	Distance
Vision 123	205 ABC Rd.	Right Here	NJ	00101	Full Service	550 out of 1000	1 Mile View Map
Dr. I. Exam	10 Park Ave.	Right Here	NJ	00101	Full Service	375 out of 1200	1 Mile View Map
Eye See	901 Elm Rd.	Right Here	NJ	00101	Full Service	Data Not Supplied	1 Mile View Map
Look 4	2 Rt. 4 Hwy	Right Here	NJ	00101	Full Service	200 out of 1000 Frames	1 Mile View Map

*The number of Frames Available at \$0 identifies the approximate number of frames at each Eye Care Professional location that would be available for purchase with no out-of-pocket cost to you. If your vision benefit applies a co-pay to frames, you will be responsible to pay that co-pay amount.

2. When you receive services, simply indicate your benefit is administered by NVA.
3. Your provider and NVA will handle the rest. ³

Keep in mind; it is okay to receive your eye exam from one provider and your eyewear from a different provider.

Laser Eye Surgery

If you are nearsighted, farsighted or affected by astigmatism, and are interested in Laser Eye Surgery, NVA offers a network of providers and significant discounts off standard charges. The benefit is easy to use with:

- No claims forms to fill out
- No deductibles to meet
- No waiting period for coverage
- No need for reimbursements

More information can be found online at www.e-nva.com.

Contact
Fill[®]

Contact Lenses

Contact Fill, a contact lens mail order service, offers all major brand-name contact lenses at discounted prices, up to 30% below average retail prices. This is the only mail order provider that will allow you to use your vision benefit. You won't need to file a claim to receive your benefits.

You will benefit from:

- Prices below major mail order companies' advertised prices
- Additional member savings offered from manufacturers, when available
- Easy, fast, convenient order placement and home delivery

Order your contact lenses:

- Toll free at 1-866-234-1393
- Online at www.contactfill.com
- Fax your prescription directly to 1-866-589-6969

Contact Fill will call your eye care professional to obtain your contact lens prescription and assist you to maximize your savings.

For answers to frequently asked questions or to see a sample of our pricing and the brands we carry, please visit www.contactfill.com.

Valuable Member Discounts

Laser Eye Surgery: NVA has chosen **The National LASIK Network** to serve their members. This network was developed by LCA Vision in 1999 and is one of the largest panels of LASIK surgeons in the U.S.

Members are entitled to significant discounts and a free initial consultation with all in-network providers.

All providers are contracted to extend members discounts on standard prices or promotional prices, ensuring the member will pay less than the public.

- 15% off standard prices - or - 5% off promotional pricing

All-Inclusive Discount

- All in network providers extend the discount on the entire cost of the procedure, maximizing member savings.

Additional Member Value – Members are entitled to these additional benefits available exclusively at select providers (over 70 locations nationwide).

- Special "set prices" ranging from \$695 to \$1,895 per eye on select technologies.
- Free initial consultation and comprehensive LASIK exam
- Advanced laser technologies including Wavefront and IntraLase (All-Laser LASIK)
- Attractive financing options available

The process is simple:

- *Find a provider (Call 1-877-295-8599 or visit www.e-nva.com)*
- *Schedule a pre-operative exam to determine if laser vision correction is right for you*
- *Schedule a treatment*
- *Pay discounted member price directly to the provider*

Contact Fill: NVA provides you with the convenience and savings of Contact Fill, our mail order contact lens replacement service. You may access Contact Fill's services online at www.contactfill.com or by calling them toll-free at 866.234.1393. Contact Fill provides contact lens wearers with significant savings packaged with the convenience of home delivery. Plan discounts applicable at participating retail locations do not apply to purchases made through Contact Fill due to the already low prices.

Please enter NVAFSNEW for free shipping and handling on your first order. Expires 06-30-17

Plan Specific Details Online: The NVA website is easy to use and provides the most up to date information for program participants:

- *Locate a nearby participating provider by name, zip code, or City/State*
- *Verify eligibility for you or a dependent*
- *View benefit program and specific details*
- *Review claims*
- *Print ID cards (when allowable)*
- *Nominate a non-participating provider to join the NVA network*

If you are not a registered subscriber, you can still search our providers online by selecting the "Find a Provider" link on our home page. Enter group number **4092000101** or the group number on the identification card you will be receiving prior to your effective date and enter in your search parameters. It's that easy!

Schedule of Vision Benefits

Co-payment None	Participating Provider	Non-Participating Provider
Examination Once Every Plan Year	<ul style="list-style-type: none"> ▪ Covered 100% 	Reimbursed Amount <ul style="list-style-type: none"> ▪ Up to \$45
Lenses Once Every Plan Year <ul style="list-style-type: none"> ▪ Single Vision ▪ Bifocal ▪ Trifocal ▪ Lenticular ▪ Polycarbonates (under age 19) <ul style="list-style-type: none"> ▪ Single Vision ▪ Bifocal/Trifocal 	Standard Glass or Plastic <ul style="list-style-type: none"> ▪ Covered 100% 	<ul style="list-style-type: none"> ▪ Up to \$45 ▪ Up to \$65 ▪ Up to \$85 ▪ Up to \$125 ▪ Up to \$25 ▪ Up to \$30
Frame Once Every Plan Year	Retail Allowance <ul style="list-style-type: none"> ▪ Up to \$105 (20% discount off balance)* 	<ul style="list-style-type: none"> ▪ Up to \$58
Contact Lenses Once Every Plan Year Elective Contact Lenses <i>Medically Necessary***</i>	In lieu of Lenses & Frame <ul style="list-style-type: none"> ▪ Up to \$105 Retail @ (15% discount (Conventional) or 10% discount (Disposable) off balance)** ▪ Covered 100% 	In lieu of Lenses & Frame <ul style="list-style-type: none"> ▪ Up to \$105 ▪ Up to \$210
Low Vision Aids*** Once Every Two Plan Years Supplementary Testing Supplemental Aids	Supplementary Testing & Aids are covered in full up to plan maximum of \$1,000	<ul style="list-style-type: none"> ▪ Up to \$125 ▪ Up to \$875
Diabetic EyeCare Program*** Ophthalmological Service/Office Visit Once Every Plan Year Gonioscopy Once Every Plan Year Extended Ophthalmology Once Every 6 Months Fundus Photography Once Every 6 Months	<ul style="list-style-type: none"> ▪ Covered 100% ▪ Covered 100% ▪ Covered 100% ▪ Covered 100% 	N/A N/A N/A N/A

*Does not apply to Wal-Mart / Sam's Club locations

**Does not apply to Wal-Mart / Sam's Club, Contact Fill or the following locations: Target, Sears, JC Penney, Boscov's, Pearle, K-Mart, & Macys

***Pre-approval from NVA required

⊕Additional professional services related to contact lenses (also known as fitting fees) would be included in the contact lens allowance shown above.

Lens options purchased from a participating NVA provider will be provided to the member at the amounts listed in the fixed option pricing list below:

- | | |
|---|---|
| <ul style="list-style-type: none"> ▪ \$10 Solid Tint ▪ \$12 Fashion / Gradient Tint ▪ \$10 Standard Scratch-Resistant Coating ▪ \$12 Ultraviolet Coating ▪ \$40 Standard Anti-Reflective ▪ \$20 Glass Photogrey (Single Vision) ▪ \$30 Glass Photogrey (Multi-Focal) ▪ \$75 Polarized | <ul style="list-style-type: none"> \$50 Progressive Lenses Standard \$65 Transitions Single Vision Standard \$70 Transitions Multi-Focal Standard \$25 Polycarbonate (Single Vision) – Age 19 & over \$30 Polycarbonate (Multi-Focal) – Age 19 & over \$30 Blended Bifocal (Segment) \$55 High Index \$100 Progressive Lenses Premium |
|---|---|

Options not listed will be priced by NVA providers at their reasonable & customary retail price less 20%.

Wal-Mart / Sam's Club Stores: Due to their everyday low prices Wal-Mart / Sam's Club will not provide the lens options at the fees listed in the fixed option pricing list. Wal-Mart / Sam's Club stores accept NVA for materials. Doctors affiliated with Wal-Mart / Sam's Club are not Wal-Mart / Sam's Club employees; therefore, participation for exams varies.



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EyeEssentialSM Plan



Please Note: After you have exhausted your funded benefit, you are eligible to access the NVA EyeEssentialSM Plan. The EyeEssentialSM Plan is an In-Network Benefit Only. Benefit Frequencies are unlimited.

	Participating Provider	Non-Participating Provider
Examination:	<u>Member Cost</u> Retail less \$10	Not Applicable
Contact Lens Evaluation/Fitting:	Retail less 10%	Not Applicable
Lenses:	Glass or Plastic	Not Applicable
Single Vision	\$35.00	
Bifocal	\$55.00	
Trifocal	\$70.00	
Lenticular	\$70.00	
Frame:	Retail less 35%	Not Applicable
Contact Lenses[Ⓞ]:		
Conventional	Retail less 15%	Not Applicable
Disposable	Retail less 10%	Not Applicable

ⓄDiscount is not applicable to mail order; however, you may get even better pricing through Contact Fill.

Lens options purchased from a participating NVA provider will be provided to the member at the amounts listed in the fixed option pricing list below:

- \$12 Solid / Gradient Tint \$50 Progressive Lenses Standard
- \$75 Polarized \$65 Transitions Single Vision Standard
- \$15 Standard Scratch-Resistant Coating \$70 Transitions Multi-Focal Standard
- \$12 Ultraviolet Coating \$35 Polycarbonate (Single Vision)
- \$45 Standard Anti-Reflective \$35 Polycarbonate (Multi-Focal)

Options not listed will be priced by NVA providers at their reasonable & customary retail price less 20%.

Wal-Mart, Sam's Club, Target, Sears, JC Penney, Boscov's, Pearle, K-Mart, & Macys stores participate in the EyeEssential program but do not accept the discount prices above.

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www.e-nva.com

800-672-7723

