

VISION BENEFITS

PAYMENT OF BENEFITS

If a Covered Person, while covered for Vision Benefits, incurs charges for Covered Vision Care Services, benefits are payable under the Plan up to the maximums stated in the Schedule of Vision Benefits.

COVERED VISION CARE SERVICES

Covered Vision Care Services are those Expenses Incurred in connection with the following:

1. Complete Examinations

The Plan will provide for a complete analysis of the eyes and related structures to determine the presence of vision problems, or other abnormalities, limited to one exam during any twelve (12) consecutive months up to the maximum stated in the Schedule of Benefits.

2. Lenses, Frames and/or Contacts

The Plan will provide for lenses, frames and/or contacts prescribed by a Physician, ophthalmologist or optometrist once during any twelve (12) consecutive months up to the maximum stated in the Schedule of Benefits.

EXCLUSIONS AND LIMITATIONS OF BENEFITS

The General Plan Exclusions and Limitations of the Plan apply to Vision Benefits in addition to the following Vision Benefit Exclusions:

1. Services or supplies for which the Covered Person is entitled to benefits under any other section of the Plan or as provided under any other section of the Plan.
2. Sunglasses (tinted lenses with a tint other than Tints No. 1 or No. 2 are considered to be sunglasses for the purposes of this exclusion).
3. Extra charges for Cosmetic materials, photosensitive or lens coatings.
4. Drugs or any other medication not administered for the purpose of a vision examination.
5. Medical or surgical treatment of the eye.
6. Special or unusual procedures such as, but not limited to, orthoptics, vision training, subnormal vision aids, aniseikonia lenses and tonography.
7. Two pair of eyeglasses in lieu of bifocals.
8. Plano (non-prescription lenses).
9. Services rendered or ordered while not covered for Vision Benefits.
10. Services or supplies not prescribed as necessary by a licensed Physician, optometrist or optician.
11. Replacement of lenses or frames which are lost or broken except at the normal intervals indicated.