

Progressive Lenses Covered Standard Progressives



Understanding Progressives

Progressives are multifocal lenses that provide a seamless progression of varied lens powers for different distances. They are an upgrade option for traditional bifocal and trifocal lenses, and create a more natural look for the wearer.

The Benefit: Covered Standard Progressives

Superior Vision offers a standard progressive lens covered-in-full option to ensure the greatest value and flexibility of plan design for our groups. Standard progressive lenses are covered-in-full with a materials co-pay. The eye care provider will explain to members the available range of progressives, and which brands and lens types are "standard." For lenses above a standard progressive, members receive an "allowance" in the amount of the provider's retail cost for a standard progressive to apply toward their purchase. The difference between the two prices may also be subject to a 20% discount from participating providers.

How the Benefit Works

The chart below is an example of a member's out-of-pocket costs¹ for progressive lenses. Note that there are many types and manufacturers of progressive lenses, and prices will vary significantly.

	Retail ¹	Member Cost
Standard progressives	\$210	\$25 materials co-pay
Premium progressives	\$255	\$25 materials co-pay \$36 (<u>\$255-\$210-20% discount</u>) \$61

¹ Based on industry average pricing. Prices will vary.

Insurance coverage provided by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life.

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