

# DeltaVision®

Missouri State Troopers' Association (Effective: January 1, 2024)

## Vision benefits summary

Vision care services	In-network member cost	Out-of-network member reimbursement
<b>Exam services</b>		
Exam with dilation as necessary	\$20 copay	Up to \$40
Retinal imaging	Up to \$39	Not covered
<b>Contact lens fit and follow-up</b>		
Fit and Follow-up Standard	\$30 allowance	Not covered
Fit and Follow-up Premium	10% off retail price less \$30 allowance	Not covered
<b>Frames</b>		
Frame	\$0 copay; 20% off balance over \$125 allowance	Up to \$52
<b>Lenses</b>		
Single vision	\$20 copay	Up to \$20
Bifocal	\$20 copay	Up to \$40
Trifocal	\$20 copay	Up to \$60
Lenticular	\$20 copay	Up to \$100
Progressive - Standard	\$70 copay	Up to \$40
Progressive - Premium tier 1/2/3	\$105/\$115/\$130 copay	Up to \$40
Progressive - Premium tier 4	\$85 copay; 20% off retail price less \$120 allowance	Up to \$40
<b>Lens options</b>		
Photochromic - Non-glass	\$60 copay	Not covered
Polycarbonate - Std - Children under 20	\$0 copay	Not covered
Polycarbonate - Standard	\$40	Not covered
Anti reflective coating - Standard	\$45	Not covered
Anti reflective coating - Premium tier 1/2/3	\$57/\$68/80% of charge	Not covered
Scratch coating - Standard plastic	\$15	Not covered
Tint - Solid or gradient	\$15	Not covered
UV treatment	\$15	Not covered
All other lens options	20% off retail price	Not covered
<b>Contact lenses</b>		
Contacts - Conventional	\$20 copay; 15% off balance over \$125 allowance	Up to \$78
Contacts - Disposable	\$20 copay; plus balance over \$125 allowance	Up to \$78
Contacts - Medically necessary	\$20 copay; \$250 allowance	Up to \$250
<b>Other</b>		
Hearing Care from Amplifon NetworkCare	Discounts on hearing aids; call 1.877.203.0675	Not covered
Lasik or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1.800.988.4221	Not covered
<b>Frequencies</b> (Plan allows member to receive either contacts and frame, or frames and lens services)		
Exam	Once every calendar year	
Frame	Once every other calendar year	
Lenses	Once every calendar year	
Contacts	Once every calendar year	
<b>Rates – Monthly</b>		
	January 1, 2024 – December 31, 2025	
Single Member	\$ 11.00	
Member + 1 dependent	\$ 16.00	
Family (Member + 2 or more dependents)	\$ 20.00	

*Dependent children are covered until age 26 (end of the month).*

Where allowances are shown you are responsible for all charges in excess the allowance in addition to the applicable copay. Allowances are paid only once during the benefit period and must be fully utilized at time of purchase. Premium progressives and premium anti-reflective designations are subject to annual review by EyeMed's Medical Director and are subject to change based on market conditions. Pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. Benefits for Medically Necessary Contact Lenses are limited to conditions of aphakia, keratoconus or severe anisometropia. Benefits may not be combined with any discount, promotional offering, or other group benefit plans. The percentage discounts and flat dollar fixed pricing for certain lens options and retinal imaging are discount features, not insured benefits, and may be subject to change. You are responsible for paying the cost of such items directly to the provider. For out of network benefits you are responsible for paying the provider in full at the time of service and submitting a request for reimbursement.

THIS IS A SNAPSHOT OF YOUR BENEFITS REFER TO YOUR CERTIFICATE OF COVERAGE FOR FULL COVERAGE DETAILS, LIMITATIONS AND EXCLUSIONS. For a copy of your Certificate of Coverage consult your employer or plan administrator. DeltaVision® is underwritten by Advantica Insurance Company, a Delta Dental of Missouri Company. Customer service and network administration for DeltaVision are provided through an agreement with EyeMed Vision Care, LLC and claims processing through First American Administrators, Inc., an affiliate of EyeMed. EyeMed Vision Care® is a registered trademark of EyeMed Vision Care, LLC. Delta Dental and DeltaVision are registered trademarks of the Delta Dental Plans Association.

## Member benefits are just the beginning

### Additional valuable savings for vision plan members

With a DeltaVision plan, we offer exclusive, members-only special offers on vision-related products and services that members can use above and beyond their vision benefit. It's one way we can help them keep their eyes healthy and save some cash too.

Save <b>40%</b> on additional pairs of glasses	Save <b>20%</b> on any remaining frame balance	Save <b>20%</b> on any item not covered by the plan	Save <b>15%</b> on any balance over the conventional contact lens allowance	Save <b>15%</b> on LASIK	Save up to <b>64%</b> off retail price on thousands of hearing aids from top brands*
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*These discounts are not insured benefits and are available from in-network providers only. \*Average savings based on Amplifon Hearing Health Care average member savings data for 2020.*

## Important to remember

Here are some tips to help you get the most out of your DeltaVision benefits:

- When the benefit includes an allowance, you are responsible for charges over that allowance in addition to the applicable copay.
- When you visit an in-network provider, you are responsible for your exam copay at the time of your visit and any applicable materials copay(s) at the time of your purchase.
- If you use an out-of-network provider, you must pay the full cost of the services provided at the time they are received. Submit your claim to DeltaVision within 12 months of the date of service for reimbursement. You will be reimbursed the lesser of the provider's charge or the amount shown.
- Exam and material frequencies will restart at the beginning of each calendar year.

## The choice is always yours

The Insight vision network gives you choices — lots of them. Be it an independent eye doctor, popular retailer or online option, with the Insight network you get the latest in advanced vision technology to see even the slightest vision issue. And with more providers across more locations, you're free to see the one who fits your needs the best.

### Independent providers

The Insight network makes it easy to find a trusted neighborhood eye doctor.

### Retail providers

With options including LensCrafters®, Pearle Vision®, Target Optical® and many other favorite regional retailers, you can pick the location and hours that work for you.

### Shop online

Staying in-network can also mean using your vision benefits online at:

- Lenscrafters.com
- Targetoptical.com
- Ray-ban.com
- Glasses.com
- Contactsdirect.com



## We are here to help

With DeltaVision, our goal is to make vision benefits simple. Not only do you have access to an award-winning call center, with extended hours, you also have 24/7 access to benefit information and our Provider Locator through our member portal.

Our vision portal at [DeltaDentalMO.com/Vision](https://DeltaDentalMO.com/Vision) is your one-stop-spot to quickly and easily manage your vision benefit.

There, you can:

- View benefit details
- Confirm eligibility
- Check claim status
- Print a replacement ID card
- Locate an in-network provider
- Schedule an appointment online
- Get health and wellness information
- Access currently available special offers for members-only savings!

Visit [DeltaDentalMO.com/Vision](https://DeltaDentalMO.com/Vision) or call (877) 226-1412 to learn more.

# DeltaVision®

## Our members know a good thing when they see it

And with the EyeMed Insight network, there's something to see for everyone

Today's members expect more. That's why we're always finding new ways to bring them convenience, speed and stylish brand names. We believe our solutions are not only changing expectations — they're changing how benefits work.



### The vision network employees want

The right mix of independent eye doctors, and an extensive selection of national and regional retail providers — along with online options.



### Benefits that redefine expectations

Flexible options, services and benefits that can be as unique as our members. It's freedom of choice with value and savings — but without unnecessary restrictions.



### Above all else, we make benefits easy

Tools and resources — from enrollment to ongoing education — that engage and inform employees wherever they are, whenever they need support.

#### More provider options<sup>1</sup>

76%      24%

Independent

Retail

#### More eyewear options



Any brand, lens type and price point

#### More tools and resources



Click, pick and schedule — all on our member portal<sup>2</sup>



### Easy for them means easy for you

We want to provide our members with more of what's best, not more of the same. We do it by giving them the network they want with vision benefits that exceed expectations. But we also do it by making the benefit easy to understand—and even easier to use.

Find a provider, download resources and learn more at [DeltaDentalMO.com/Vision](https://DeltaDentalMO.com/Vision).

<sup>1</sup> Based on the EyeMed<sup>SM</sup> Insight network and analysis of competitor networks via Netminder data, October 2018.

<sup>2</sup> At select locations.

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# DeltaVision®

## In-network also means online choices



### Our network offers several options for using in-network benefits online

We know eyesight changes. And we know how people buy eyewear is changing, too. That's why we offer members a seamless way to use their in-network benefits to buy both glasses and contacts online. And, we're taking it a step further - we now offer even more options to make sure that you get unmatched choice in where you can shop online.

### Convenient online shopping offers:

- Wide selection of top-selling name-brands
- Lenses and contacts available for just about any prescription
- User-friendly experience shows members exactly what their benefits pay for
- Easy prescription verification — just snap and send a picture
- Free shipping and returns
- Photorealistic 3D virtual “try-on” technology for frames at Glasses.com



13% of eyewear purchases are now made online<sup>1</sup>



More than eight in 10 millennials are digital shoppers<sup>2</sup>

LENSCRAFTERS®

OPTICAL™

GLASSES.COM

contactsdirect

Ray-Ban®



### Prefer a physical location?

Find your perfect eye doctor at [DeltaDentalMO.com/Vision](https://DeltaDentalMO.com/Vision).

<sup>1</sup> Q3 VisionWatch 2020 Market Research Reports, The Vision Council, Jan. 5, 2021. <sup>2</sup> “US Millennials 2020,” Mark Dolliver, eMarketer, Feb.25, 2020.

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# DeltaVision®

## Contact lens fit and follow-up



The contact lens fit and follow-up is a specific exam for the proper fitting of contact lenses. DeltaVision offers a separate allowance that enables members to maximize the value of their contact lens allowance.

### Contact lens fit and follow-up

This fitting is for contact lens users to learn the correct way to wear contact lenses. The contact lens fit and follow-up offers an in-network allowance of up to \$40 depending on the plan selected and includes two follow-up visits. Copays do not apply.

### The value of a separate allowance for contact lens fit and follow-up

The contact lens allowance is valuable because the fit and follow-up is not deducted from the allowance amount. Many other plans deduct these costs from the overall contact lens allowance. Additionally, a member may be fitted for contact lenses without utilizing the contact lens material benefit and may still receive a covered pair of glasses during the same benefit period.



### Contact lens fit and follow-up comparison\*

	DeltaVision plans With contact lens fit and follow-up benefit	Other vision plan Without contact lens fit and follow-up benefit
Contact lens allowance*	\$150	\$150
Cost of fit and follow-up exam*	— \$0 (after \$40 allowance)	— \$40
Remaining contact lens allowance	\$150	\$110
Cost of contacts*	— \$150	— \$150
<b>Out of pocket costs</b>	<b>\$0</b>	<b>\$40</b>

\* Examples are based on the following assumptions: Cost of annual contact lenses = \$150, Contact lens fitting = \$40, Contact lens allowance = \$150

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# DeltaVision®

## The perfect tool to find a provider

Whether you prefer retail, independent eye doctor or online, we have an option for you.

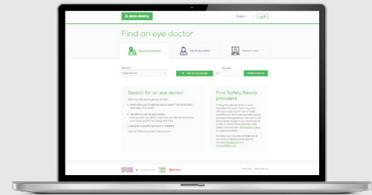


With DeltaVision, having a vision benefit is not about finding just any provider. We want you to locate the right provider — one who fits your unique needs, schedule and budget. That's why the provider search tool at [DeltaDentalMO.com/vision](https://DeltaDentalMO.com/vision) lets you search by:

- Proximity to home or office
- Hours of operation, including evenings and weekends
- Products available
- Specialty services, such as retinal imaging or digital exams
- Available frame brands and products
- Practice name

### Want to see how easy it is?

- Click on “Find a Vision Provider” at [DeltaDentalMO.com/vision](https://DeltaDentalMO.com/vision)
- Choose the Insight Network
- Enter your zip code and click “Search by Zip”



### That's it!

You will be provided a list of providers. You can then narrow down your search by clicking on the filters tab. The filters available are:

- Languages
- Gender
- Specialty
- Hours and scheduling
- Network
- Services
- Products
- Brands



Once you find your ideal provider, you can even schedule an appointment (at select locations) directly from our site. Replace hassle with ease. Swap endless searching with peace of mind. Visit [DeltaDentalMO.com/vision](https://DeltaDentalMO.com/vision) and use the provider search tool to schedule your next eye exam today.

## Questions?

We are here to help. Call (877) 226-1412 or visit [DeltaDentalMO.com/vision](https://DeltaDentalMO.com/vision) to learn more.

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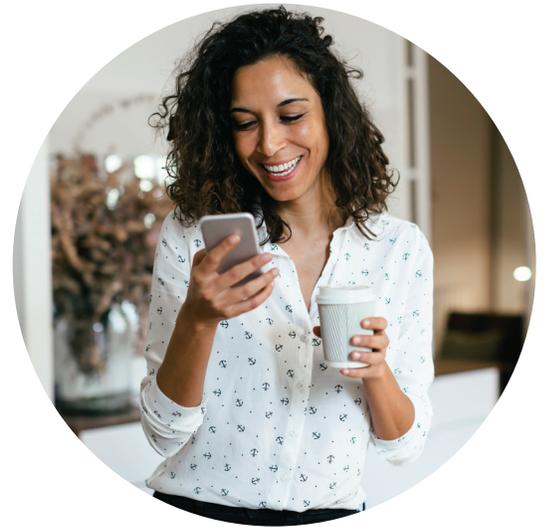
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# DeltaVision® Know Before You Go online cost estimator

## Estimate your costs in an instant with the Know Before You Go cost estimator

With the Know Before You Go out-of-pocket cost estimator, you can get a feel for what you might pay for vision services and materials before you even step foot into a store or eye doctor's office.

The tool includes simple, clear definitions of common vision products and add-ons, all while calculating a range of costs with each click. So, you can feel confident from check-in to check-out.



## The Know Before You Go out-of-pocket cost estimator is easy to access and use:

Log into your registered account at [DeltaDentalMO.com/Vision](https://DeltaDentalMO.com/Vision) and click the “estimate costs” tab.

Pick the type of exam you'll need. Just need glasses or contacts? Skip to Step 3.

Choose from a variety of lens types, options and add-ons. Plus, get detailed descriptions of each product so you feel confident in your choices.

The best part? You get a range of costs based on your choices and applied vision benefits. We do the math, so you stay in-the-know before you go.



**Create a member account at [DeltaDentalMO.com/Vision](https://DeltaDentalMO.com/Vision)  
to try Know Before You Go today**

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# DeltaVision®

## More options. And, more ways to save!

DeltaVision plans go beyond just benefits. With a DeltaVision plan, members receive even more value and save more as well! Seeing your savings really is believing!



### In-network also means online choices

We know eyesight changes. And we know how our members buy eyewear is changing, too. That's why we offer several online shopping options to go with our thousands of in-network locations. Members can shop and buy glasses, contacts and sunglasses, just like in-store — but from a computer, tablet or smartphone. It's fast, easy and seamless with DeltaVision benefits.

### More reasons to love LASIK

LASIK is one of the fastest ways to help correct nearsightedness, farsightedness and astigmatism. The procedure takes about 15 minutes and most patients have immediate results.<sup>1</sup> And with DeltaVision, you can save at LasikPlus®, TLC Laser Eye Centers and The LASIK Vision Institute.

#### With DeltaVision, members get:

- Savings of \$800 on LASIK procedures at LasikPlus®, TLC Laser Eye Centers and The LASIK Vision Institute<sup>2</sup>
- Free LASIK Exam (\$100+ value)
- Access to 680+ credentialed LASIK providers
- 15% off standard LASIK prices or 5% off promotional LASIK prices at providers in the U.S. Laser network<sup>3</sup>

1 "LASIK Eye Surgery Procedure & Process," LasikPlus, <https://www.lasikplus.com/lasik-eye-surgery/>, Updated 2021.

2 EyeMed members receive up to \$800 off LASIK, with the WaveLight Laser, at LasikPlus, TLC Laser Eye Centers and The LASIK Vision Institute. LASIK helps correct nearsightedness, farsightedness and astigmatism. \$800 discount applies to treating both eyes with Wavelight Laser at LasikPlus, TLC Laser Eye Centers and The LASIK Vision Institute. Must show this offer at center and be treated by 12/31/2021 to redeem. Find a credentialed LASIK provider and schedule your FREE LASIK exam today before these limited-time savings expire. Call 1.800.988.4221 or visit U.S. Laser Network to learn more. © EyeMed Vision Care. All rights reserved.

3 May not be combined with any other discount.

This is not insurance. Please note laser vision correction is an elective procedure, performed by specially trained providers. The discount may not always be available from a provider in your immediate location. In the state of Texas, EyeMed Vision Care LLC is the discount health operator offering LASIK vision discounts.



### The biggest names and hottest trends

Eyewear does more than satisfy a medical need; it's also a fashion accessory. So, members look for designer-brand frames that match their personality and style. And they don't want to be limited to frame towers or a specific collection that they have to buy from. And with an enhanced provider search tool, members can even search for a provider by the frame brands and products they have available.



### True blue protection

Cell phones, tablets, TVs and even fluorescent lights illuminate our digital world. With this new lifestyle trend comes new vision needs. And we're here to help. Now DeltaVision members have multiple options for purchasing eyewear with blue light filtering-technology for as little as \$15 in-network.

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