



FAQ

These frequently asked questions address some of the specific features of our vision benefits plans. If you have additional questions, please contact Customer Service at 800.507.3800. These frequently asked questions address some of the specific features of our vision benefits plans. If you have additional questions, please contact Customer Service at 800.507.3800.

1. What is the difference between an in-network provider and out-of-network provider?

We have "in-network" providers (those with whom we have a contract) and "out-of-network" providers (no contract). This means that you can obtain products or services through any provider you choose, though you'll generally pay less with our in-network providers. When visiting an in-network provider, you are responsible for paying any applicable co-pay as well as for items that are not covered or that exceed your benefit limitations. When visiting out-of-network providers, you pay for all services in full, and then you can send in your receipts to Superior Vision for reimbursement according to your out-of-network benefits schedule.

2. How do I know which services are offered by the in-network providers?

All in-network providers are listed in our directory with the specific services for which they have contracted. This includes an exam, glasses, contacts, Contact Lens Fitting exam, etc.

3. Can I get my eye examination at one location and the materials at another?

Yes, you can. Our vision plans allow you the flexibility to choose where you receive services and purchase your materials. Remember to confirm that the providers are in-network to maximize your benefits.

4. ID Cards:

You do not need to show an in-network provider your ID card to receive services. However, your ID card includes helpful information and phone numbers for the provider to reference regarding your benefits or discount plan. While you don't need your card, it is important that you always identify yourself as a Superior Vision member. *Please remember: Your medical health plan and Superior Vision are separate companies; our eye care providers will not accept your medical health insurance plan ID card in place of your Superior Vision ID card.*

5. How do I use my benefits and get reimbursed when using an out-of-network provider?

Using out-of-network benefits: First verify that the provider you wish to see is not in our network. Then, call our Customer Service department at 800.507.3800 to obtain an authorization number to see that provider. Schedule your appointment, and pay the provider directly for the services rendered.

Getting reimbursed when using an out-of-network provider: Download a [Member Reimbursement Claim Form](#) from our website, or call Customer Service at 800.507.3800 to have one sent to you. Complete the form and attach a copy of your receipt or itemized bill that explains what services were provided (keep the original for your records).

[Contact Us](#) Mail or fax these to Superior Vision's Customer Service department. You will be

reimbursed the allowable amount as outlined in the out-of-network section of your Outline of Benefits.

6. What is a Contact Lens Fitting exam?

A Contact Lens Fitting (CLF) exam measures and examines your eyes for the purpose of evaluating and fitting them for contacts. Your provider charges a separate fee for this service. In some Superior Vision plans, the CLF may be an additional, stand-alone benefit – separate from your contact lens benefit. In this instance, you may utilize your CLF benefit, and the costs are not deducted from your contact lens allowance. In some plans, the CLF is not a covered benefit. In this case, the costs will be deducted from your contact lens benefit allowance.

There are two types of CLF:

Standard: Current contact lens user who wears disposable, daily wear, or extended wear lenses only. The Standard CLF is covered in full.

Specialty: New contact lens wearers or those who wear toric, gas permeable, or multi-focus lenses. The Specialty CLF has a retail allowance of \$50.

7. How does the retail frame allowance work?

You may select a frame up to your benefit's specific retail price frame allowance (found on your card or in the benefits coverage section of the [secure portal](#)).

- If you have a co-pay for materials, you will pay that amount when you order your frames and/or lenses
- If the retail price of the frame is greater than your frame allowance, you will pay the difference. Some providers may also give a discount on your out-of-pocket cost for the frame. Refer to your specific Outline of Benefits for more information and details
- If part of the frame allowance is unused, it may NOT be applied to lenses or other benefits

8. What kind of frame can I select for my insured benefit?

You can select any frame in the in-network provider's frame inventory up to the retail allowance shown in your Outline of Benefits schedule without incurring any additional out-of-network pocket cost.

9. What LASIK discounts are available?

Superior Vision contracts with various LASIK providers and networks. Depending on your benefit coverage, a LASIK discount or allowance may be included in your vision plan. LASIK discounts vary based on the provider network associated with your vision plan. For information on what LASIK discounts are available to you, please read our LASIK Information page.