



The Standard®
Positively different.



Balanced Care Vision Choice

METROPOLITAN EDUCATIONAL COUNCIL

Meeting Vision Insurance Needs with a Range of Choices



STANDARD INSURANCE COMPANY



The Standard®
Positively different.

Quality Vision Coverage

With the workforce aging and computer use an everyday reality, Vision insurance is a key component of a robust benefits package. Employees stay healthier because they are more likely to seek out preventive care. Employers look better to potential hires because they can offer more comprehensive benefits. Vision insurance represents a relatively small cost, yet it provides a benefit that many employees can use.

Metropolitan Educational Council offers four Vision plans to help members/employers balance features and cost and to meet the diverse needs of their employees. These four Vision plans are underwritten by Standard Insurance Company. Each plan uses the VSP Vision Care nationwide network of doctors which provides employees with network discounts and a large doctor directory

Please review these plans to determine which one best fits the needs of your employees.

Balanced Care Vision Plan 1

Benefits

	VSP Doctor	Out-of-Network
Annual Eye Exam	100 percent covered*	covers up to \$52
Single Vision Lenses	100 percent covered*	covers up to \$55
Bifocal Lenses	100 percent covered*	covers up to \$75
Trifocal Lenses	100 percent covered*	covers up to \$95
Lenticular Lenses	100 percent covered*	covers up to \$125
Frame	covers up to \$120	covers up to \$45
Contact Lenses – Elective	covers up to \$120	covers up to \$105
Contact Lenses – Medically Necessary	100 percent covered*	covers up to \$210

* Subject to deductible.

Plan Specifics

- VSP provides up to \$120 toward a new frame. Members receive a 20 percent discount off the excess amount for any frame that exceeds the allowance
- Members pay a \$10 annual deductible on exams and there is no annual deductible on eye glass lenses or frames
- Frequency for Exam/Lenses/Frame is 12/12/24 months
- With the 12/12/24 frequency: Contacts are in lieu of eyeglasses; normal frequency rules apply (selecting contacts does not reset the frame frequency, as contacts and frame frequencies work independently)

Other Benefits with a VSP Doctor

- Enjoy 20 percent off additional non-covered complete pairs of prescription glasses and sunglasses
- For contacts, receive 15 percent off your contact lens fitting and follow-up
- Get special pricing on lens options such as ultra-violet coating, progressive lenses, etc.
- For LASIK or Photorefractive Keratectomy (PRK), save an average of 15 percent off the usual and customary price — or 5 percent off the promotional price — with VSP and a contracted laser surgery center
- Find a VSP doctor at www.standard.com/services or call VSP at 800.877.7195

Monthly Rates

	Contributory or Voluntary	Non-contributory
Employee	\$ 11.48	\$ 9.96
Employee + 1 dependent	22.96	19.92
Employee + 2 or more dependents	32.14	27.86

Balanced Care Vision Plan 2

Benefits

	VSP Doctor	Out-of-Network
Annual Eye Exam	100 percent covered*	covers up to \$52
Single Vision Lenses	100 percent covered*	covers up to \$55
Bifocal Lenses	100 percent covered*	covers up to \$75
Trifocal Lenses	100 percent covered*	covers up to \$95
Lenticular Lenses	100 percent covered*	covers up to \$125
Frame	covers up to \$80	covers up to \$40
Contact Lenses – Elective	covers up to \$80	covers up to \$80
Contact Lenses – Medically Necessary	100 percent covered*	covers up to \$210

* Subject to deductible.

Plan Specifics

- VSP provides up to \$80 toward a new frame. Members receive a 20 percent discount off the excess amount for any frame that exceeds the allowance
- Members pay a \$15 annual deductible on exams and \$15 annual deductible on eye glass lenses or frames
- Frequency for Exam/Lenses/Frame is 12/12/24 months
- With the 12/12/24 frequency: Contacts are in lieu of eyeglasses; normal frequency rules apply (selecting contacts does not reset the frame frequency, as contacts and frame frequencies work independently)

Other Benefits with a VSP Doctor

- Enjoy 20 percent off additional non-covered complete pairs of prescription glasses and sunglasses
- For contacts, receive 15 percent off your contact lens fitting and follow-up
- Get special pricing on lens options such as ultra-violet coating, progressive lenses, etc.
- For LASIK or Photorefractive Keratectomy (PRK), save an average of 15 percent off the usual and customary price — or 5 percent off the promotional price — with VSP and a contracted laser surgery center
- Find a VSP doctor at www.standard.com/services or call VSP at 800.877.7195

Monthly Rates

	Contributory or Voluntary	Non-contributory
Employee	\$ 7.98	\$ 6.46
Employee + 1 dependent	16.46	13.42
Employee + 2 or more dependents	23.14	18.86

Balanced Care Vision Plan 3

Benefits

	VSP Doctor	Out-of-Network
Annual Eye Exam	100 percent covered*	covers up to \$52
Single Vision Lenses	100 percent covered*	covers up to \$55
Bifocal Lenses	100 percent covered*	covers up to \$75
Trifocal Lenses	100 percent covered*	covers up to \$95
Lenticular Lenses	100 percent covered*	covers up to \$125
Frame	covers up to \$120	covers up to \$45
Contact Lenses – Elective	covers up to \$120	covers up to \$105
Contact Lenses – Medically Necessary	100 percent covered*	covers up to \$210

* Subject to deductible.

Plan Specifics

- VSP provides up to \$120 toward a new frame. Members receive a 20 percent discount off the excess amount for any frame that exceeds the allowance
- Members pay a \$10 annual deductible on exams and there is no annual deductible on eye glass lenses or frames
- Frequency for Exam/Lenses/Frame is 12/24/24 months
- With the 12/24/24 frequency: Contacts are in lieu of eyeglasses; normal frequency rules apply (selecting contacts does not reset the frame frequency, as contacts and frame frequencies work independently)

Other Benefits with a VSP Doctor

- Enjoy 20 percent off additional non-covered complete pairs of prescription glasses and sunglasses
- For contacts, receive 15 percent off your contact lens fitting and follow-up
- Get special pricing on lens options such as ultra-violet coating, progressive lenses, etc.
- For LASIK or Photorefractive Keratectomy (PRK), save an average of 15 percent off the usual and customary price — or 5 percent off the promotional price — with VSP and a contracted laser surgery center
- Find a VSP doctor at www.standard.com/services or call VSP at 800.877.7195

Monthly Rates

	Contributory or Voluntary	Non-contributory
Employee	\$ 10.98	\$ 9.46
Employee + 1 dependent	21.96	18.92
Employee + 2 or more dependents	31.14	26.86

Balanced Care Vision Plan 4

Benefits

	VSP Doctor	Out-of-Network
Annual Eye Exam	100 percent covered*	covers up to \$52
Single Vision Lenses	100 percent covered*	covers up to \$55
Bifocal Lenses	100 percent covered*	covers up to \$75
Trifocal Lenses	100 percent covered*	covers up to \$95
Lenticular Lenses	100 percent covered*	covers up to \$125
Frame	covers up to \$120	covers up to \$45
Contact Lenses – Elective	covers up to \$120	covers up to \$105
Contact Lenses – Medically Necessary	covers up to \$120	covers up to \$105

* Subject to deductible.

Plan Specifics

- VSP provides up to \$120 toward a new frame. Members receive a 20 percent discount off the excess amount for any frame that exceeds the allowance
- Members pay a \$10 annual deductible on exams and \$25 annual deductible on eye glass lenses or frames
- Frequency for Exam/Lenses/Frame is 12/12/24 months
- With the 12/12/24 frequency: Contacts are in lieu of eyeglasses; normal frequency rules apply (selecting contacts does not reset the frame frequency, as contacts and frame frequencies work independently)

Other Benefits with a VSP Doctor

- Enjoy 20 percent off additional non-covered complete pairs of prescription glasses and sunglasses
- For contacts, receive 15 percent off your contact lens fitting and follow-up
- Get special pricing on lens options such as ultra-violet coating, progressive lenses, etc.
- For LASIK or Photorefractive Keratectomy (PRK), save an average of 15 percent off the usual and customary price — or 5 percent off the promotional price — with VSP and a contracted laser surgery center
- Find a VSP doctor at www.standard.com/services or call VSP at 800.877.7195

Monthly Rates

	Contributory or Voluntary	Non-contributory
Employee	\$ 9.48	\$ 7.96
Employee + 1 dependent	18.96	15.92
Employee + 2 or more dependents	26.64	22.36

Details for All Vision Plans

- Employer funding is not required. If no employer money is involved, it is assumed the Vision plan will be sold in conjunction with a bona fide cafeteria plan regulated by Section 125 of the Internal Revenue code, and it must meet all Section 125 requirements.
- No benefits are payable for a service that is not listed under the list of eyecare services found in the certificate.
- Benefits are available for all full-time, active employees working the minimum number of hours per week chosen by the school district and who have completed the designated eligibility waiting period.
- This form highlights the Vision coverage available through Standard Insurance Company. Please refer to the Certificate of Insurance for a complete list of covered procedures.

Exclusions and Limitations

Covered Expenses will not include, and no benefits will be payable for, expenses incurred for:

- Vision examinations more than once in any 12-month period.
- Lenses more than once in any 12-month period (24 months for Plan 3), and then only if replacement is deemed necessary by the provider.
- Frames more than once in any 24-month period, and then only if replacement is deemed necessary by the provider.
- Contact lenses more than once in any 12-month period (24 months for Plan 3). When chosen, contact lenses shall be in lieu of any other lens or frame benefit during the 12-month period (24 months for Plan 3). When lenses and frames are chosen, expenses for contact lenses are not covered expenses during the 12-month period (24 months for Plan 3).
- Medically necessary contact lenses, when such lenses are purchased for any reason other than for the following conditions:
 - following cataract surgery
 - to correct extreme visual problems that cannot be corrected with spectacle lenses
 - certain conditions of anisometropia
 - keratoconus

Medically necessary contact lenses are limited to the plan allowance. Such payment is limited to once in any 12-month period (24 months for Plan 3) and is in lieu of lenses and frame benefits under this policy.

- Orthoptics or eye care training and any associated testing.
- Plano lenses.
- Two pairs of glasses in lieu of bifocals.
- Lenses and frames that are lost or broken, except at the normal intervals when services are otherwise available.
- Medical or surgical treatment of the eyes.
- Services for which a claim is filed more than 180 days after completion of the service.
- The following materials, over and above the covered expense for the basic material. These materials are cosmetic and the insured will be responsible for the cost of these materials.
 - blended lenses
 - oversize lenses
 - photo chromatic lenses; tinted lenses except pink numbers 1 and 2
- Progressive multi-focal lenses.
- The coating of the lens or lenses.
- The laminating of the lens or lenses.
- Frames exceeding the maximum allowance selected by the policyholder.

Standard Insurance Company

Founded in Portland, Oregon in 1906, The Standard is a nationally recognized insurance provider offering group disability, life, dental and vision insurance and individual disability insurance.

We provide insurance to more than 27,900 groups covering approximately 7.4 million employees nationwide.*

Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

We always strive to do what's right — for our policyholders and their employees. This dedication has resulted in a national reputation for quality products, superior service and industry expertise.

To learn more about Vision insurance from The Standard, contact your insurance broker: Joe Grady, Grady Enterprises, 614.224.4432, or email him at joe@gradyenterprises.com.

* As of December 31, 2008, based on internal data developed by Standard Insurance Company.



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