



Summary of Benefits

Burns & McDonnell
Group #40582-0-1-0
Surency.com/BurnsMcD

<p>This plan utilizes the EyeMed Insight Network.</p> <p>FREQUENCY:</p> <p>Exams: Once every Calendar Year</p> <p>Contact Lenses or Lenses: Once every Calendar Year</p> <p>Frames: Once every two (2) Calendar Years</p> <p>NOTE: Service frequencies are computed by Calendar Year.</p>	Vision Care Services	In-Network Member Costs	Out-of-Network Allowances
		Exam With Dilation as Necessary	\$0 copay at PLUS Provider \$15 copay at Non PLUS Provider
	Retinal Imaging	\$10 copay	N/A
	Frames	\$225 allowance at PLUS Provider; \$175 allowance at Non PLUS Provider	\$75
	Standard Plastic Lenses		
	Single Vision	\$25 copay	\$25
	Bifocal	\$25 copay	\$40
	Trifocal	\$25 copay	\$55
	Lenticular	\$25 copay	\$55
	Standard Progressive	\$80 copay	\$40
	Premium Progressive	Tier 1 - \$110 copay Tier 2 - \$120 copay Tier 3 - \$135 copay Tier 4 - \$200 copay	\$40 \$40 \$40 \$40
	Lens Options		
	Standard polycarbonate	Adults: \$40 Dependents under 19: \$0	\$25
	UV Coating	\$0	N/A
	Tint (Solid and Gradient)	\$0	N/A
	Standard Scratch-Resistance	\$15	N/A
	Standard Anti-Reflective Coating	\$45	N/A
	Premium Anti-Reflective Tier 1	\$57	N/A
	Premium Anti-Reflective Tier 2	\$68	N/A
	Premium Anti-Reflective Tier 3	\$85	N/A
	Photochromic - Non-Glass	\$75	N/A
	Other Add-Ons and Services	20% off retail price	N/A
	Contact Lens Fit & Follow-Up (Contact lens fit and two (2) follow-up visits are available once a comprehensive eye exam has been completed.)		
	Standard - spherical clear contact lenses in conventional wear and planned replacement (Examples include but not limited to disposable, frequent)	Up to \$40 copay	N/A
	Premium - all lens designs, materials and specialty fittings other than Standard Contact Lenses (Examples include toric, multifocal, etc.)	10% off retail	N/A
	Contacts Lenses (Contact lens allowance includes materials only)		
	Conventional	\$175 allowance, 15% off balance over \$175	\$90
	Disposable	\$175 allowance	\$90
	Medically Necessary	\$0 copay	\$200

SEE SECTION ON PLAN LIMITATIONS/EXCLUSIONS ON THE NEXT PAGE

This is a Summary of Benefits only, and various limitations and exceptions may apply. Your actual coverage is described in the Agreement which is binding on all of the parties and supersedes all other written or oral communications.

WHO IS SURENCY VISION?

Surency Vision offers flexible, straightforward plans with multiple features to meet your employees' needs. Plans include comprehensive eye exams and convenient access to vision care 7 days a week as well as multiple allowances, copay, and frequency options for exams, lenses, and frame. Members also receive savings on eye care and eyewear year-round.



RETAIL AND ONLINE VISION OPTIONS

Surency Vision offers several in-network online shopping options to go with the thousands of in-network store locations. Retail options include Target Optical, Lenscrafters and Pearl Vision. Our online options include ContactDirect.com, Glasses.com, Rayban.com/insurance and more!

**INDEPENDENT
PROVIDER
NETWORK**



LENSCRAFTERS

**PEARLE
VISION**
EST. 1961

OPTICAL

SURENCY VISION MOBILE APP

Download the free Surency Vision Mobile App today to take control of your vision benefits. With the app, you can:

- Find a doctor
- Check eligibility
- Check claim status
- Order replacement contact lenses
- And more!



PLAN LIMITATIONS/EXCLUSIONS:

- A child is eligible for coverage under the Plan to the end of the calendar year in which they turn twenty-six (26), if a resident of the State of Missouri, and is not provided coverage as a named subscriber, insured, enrollee, or covered person under any group or individual health benefit plan, or entitled to benefits under the Social Security Act.
- Allowances are one-time use benefits; no remaining balance.
- If eyeglass lenses are elected, contact lens allowance may not be available; coverage specific to vision benefit plan.
- Orthoptic or vision training, subnormal vision aids and any associated supplemental testing.
- Medical and/or surgical treatment of the eye, eyes or supporting structures.
- Services provided as a result of any Worker's Compensation law.
- Benefit is not available on certain frame brands in which the manufacturer imposes a no discount policy.
- Corrective eyewear required by an employer as a condition of employment, and safety eyewear unless specifically covered under plan.
- Plano lenses and non-prescription sunglasses (except for twenty percent (20%) discount).
- Services or materials provided by major medical coverage under any other group benefit providing for vision care.
- Two (2) pair of glasses in lieu of bifocals.
- Aniseikonic lenses.
- Discounts do not apply for benefits provided by other group benefit plans.
- Lost or broken materials are not covered.



PEDIATRIC BENEFIT

THE BENEFITS OF EARLY AGE VISION CARE

It sure is easy.

THE IMPORTANCE OF HEALTHY EYE CARE HABITS:

5% of kids, ages 2-4, have an eye problem that could result in permanent vision loss if left untreated¹. What does this mean? How a child sees at home, in school and during activities can impact them now and into their future!

With the *Surency* Pediatric Benefit, your kids can learn, grow and succeed through healthy eye care habits.

¹ Prevent Blindness America

OUR PEDIATRIC BENEFIT INCLUDES:

- + An additional comprehensive eye exam within the same benefit year
- + Covered Polycarbonate lenses
- + Contact lens fit and follow-up service
- + 40% off replacement glasses and 20% off sports eyewear

IT'S EASY TO FIND AN IN-NETWORK PROVIDER

Surency Vision is proud to partner with EyeMed Vision Care to provide you with one of the largest, most diverse networks in the nation with more than 140,000 providers at nearly 28,000 locations!

TO FIND AN IN-NETWORK PROVIDER NEAR YOU, VISIT
SURENCY.COM/BURNSMCD



LENSCRAFTERS[®]



MANAGE YOUR BENEFITS

You have 24/7 access to your account through the Surency Mobile App or on your Member Account at Surency.com.



Scan to download the Surency Mobile App!





MATERNITY BENEFIT

ADDITIONAL COVERAGE FOR MOTHERS

It sure is easy.

Surency's *Maternity Benefit* provides additional coverage to pregnant or breastfeeding women who may experience vision changes.

OUR MATERNITY BENEFIT INCLUDES:

- + *An Additional Eye Exam Coverage* With your Surency Maternity Benefit, you can receive coverage for a second eye exam during your Plan Year. Your plan's copay still applies.
- + *Additional lenses* Your prescription must change .5 diopter or more during your plan year, you can get an additional pair of lenses. Your plan's copays still apply.

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DIABETIC BENEFIT

THE CARE YOU NEED WITH BENEFITS TO HELP YOUR EYESIGHT

It sure is easy.

DIABETIC CARE SAVINGS:

It is recommended to get an eye exam once a year. But if you have diabetes, your eyes may need more attention. This may lead to more trips to the eye doctor.

With your benefits from *Surency*, you have access to vision care and services that help you take control of your eye health and overall wellness.

OUR DIABETIC BENEFITS INCLUDES:

- + An office visit and diagnostic testing once every 6 months.
- + Diagnostic tests such as gonioscopy (*check drainage angle*), extended ophthalmology (*a more detailed exam*), fundus photography (*photo of the rear of the eye*) and scanning laser. All tests are offered at the provider's discretion.
- + Our diabetic vision benefit has coverage for both Type 1 and Type 2 diabetes.

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RETINAL IMAGING BENEFIT

SEE MORE WITH OUR RETINAL IMAGING COVERAGE

It sure is easy.

Your eye is only about one inch across,¹ yet it's one of the most complex organs in your body. To help your eye doctor see it more clearly, your vision benefits cover retinal imaging with a \$10 copay from an in-network provider.

WHAT YOU CAN'T SEE WITH YOUR NAKED EYE

A retinal image is a hi-res map of your eye — in full color and uniquely yours. It takes an ultra-wide look and sees five times more of your eye than traditional eye exams. The image appears in real-time, so you'll see what your doctor sees.

WHY ASK ABOUT RETINAL IMAGING?

- + It maps the inside of your eye in fine detail. Your doctor can spot early signs of problems like macular degeneration and glaucoma, or even diabetes and high blood pressure.
- + It keeps things comfortable. You'll just see a quick flash, like your picture being taken.
- + It tracks even the tiniest changes in vision. Change happens so slowly, the "E" on the eye chart may vanish before you notice.
- + It gives your eye doctor an image for keeps, which means these important maps can be referenced at subsequent visits.

¹ "20 Facts About the Amazing Eye," The Discovery Eye Foundation, June 2014.

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