

Summary of Benefits NBKC BANK Group #40634 Effective for January 1, 2024

	Vision Care Services	In-Network Member Costs	Out-of-Network Allowances
	Exam With Dilation as Necessary	\$10 Copay	\$35
This plan utilizes the Insight Network.	Retinal Imaging	Up to \$39	N/A
	Frames	\$160 allowance; 20% off balance over \$160	\$65
	Standard Plastic Lenses		
FREQUENCY:	Single Vision	\$25 Copay	\$25
Exams:	Bifocal	\$25 Copay	\$40
Once every Calendar	Trifocal	\$25 Copay	\$55
Year	Lenticular	\$25 Copay	\$55 \$55
Contact Lenses or	25.1664141	Ψ23 Copay	Ψ55
Lenses:	Lens Options		
Once every Calendar Year		Adults: \$40	# 3 F
	Standard polycarbonate	Dependents under 19: \$0	\$25
Frames: Once every two (2)	UV Coating	\$15	N/A
Calendar Years	Tint (Solid and Gradient)	\$15	N/A
	Standard Scratch-Resistance	\$15	N/A
NOTE: Service frequencies are computed by Calendar Year.	Standard Anti-Reflective Coating	\$45	N/A
	Premium Anit-Reflective Coating (Tier1/Tier2)	\$57/\$68	N/A
	Standard Progressive (add-on to bifocal)	\$65 ¢85 ¢110	\$40 ¢40
ADDITIONAL	Premium Progressive (add-on to bifocal)	\$85-\$110 <i>Tier 1 -</i> \$85	\$40 \$40
DISCOUNTS:		Tier 1 - \$85 Tier 2 - \$95	\$40 \$40
400% off Addition		Tier 3 - \$110	\$40
40% off - Additional pair of eyeglasses or		Tier 4 -\$65, 20% retail	\$40
sunglasses (both frames		less \$120	
& lenses)	Other Add-Ons and Services	20% off retail price	N/A
200/		F.1.22	•
20% off – Non covered items such as cleaning	Contact Lens Fit & Follow-Up (Contact lens fit and two	(2) follow-up visits are available once a comprehensive	e eye exam has been completed)
cloths and solution	(contact lens it and two	, ,	,
	Standard – spherical clear contact lenses in		
15% off – Retail price	conventional wear and planned replacement	\$40 Copay	N/A
of LASIK Vision	(Examples include but not limited to disposable, frequent		
Correction	· ·		
	Premium – all lens designs, materials and	10% off retail	N/A
40% off – Hearing	specialty fittings other than Standard Contact Lenses (Examples include toric, multifocal, etc.)		,
Discount: hearing exams	Lenses (Examples include toric, illultifoldi, ett.)		
and a low price guarantee on discounted	Contacts Lenses (Contact lens allowance includes materials only)		
hearing aids		\$160 allowance, 15%	
	Conventional	off balance over \$160	\$100
	Disposable	\$160 allowance	\$100
	Medically Necessary	\$0	\$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!





★ LENSCRAFTERS*





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 if the child is under the age of twenty-six (26).
- 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.