

PrimeStar® Vision

Individual vision insurance – NY

Effective date 4-24

vsp
vision care

eye
Med

| Plan details | Choice vision vsp No waiting periods. No enrollment fees. | | Select vision eyedmed No waiting periods. No enrollment fees. | |
|--|---|----------------|--|----------------|
| | In-network | Out-of-network | In-network | Out-of-network |
| Benefit frequencies | <i>Benefits can be applied to contacts OR frames during the benefit year.</i> | | <i>Benefits can be applied to contacts AND frames during the benefit year, subject to benefit frequency.</i> | |
| Exam | Every 12 months | | Every 12 months | |
| Eyeglass lenses or contacts | Every 12 months | | Every 24 months | |
| Frames | Every 12 months | | Every 24 months | |
| Deductibles | | | | |
| Per person per year (based on date of service) | \$10 exam \$20 eyeglass lenses or frames | | \$25 exam \$25 eyeglass lenses | |
| Annual eye exam | | | | |
| Per person per year (based on date of service) | Covered in full | Up to \$45 | Covered in full | Up to \$50 |
| Eyeglasses | | | | |
| Single vision | Covered in full | Up to \$30 | Covered in full | Up to \$50 |
| Bifocal | Covered in full | Up to \$50 | Covered in full | Up to \$75 |
| Trifocal | Covered in full | Up to \$65 | Covered in full | Up to \$100 |
| Lenticular | Covered in full | Up to \$100 | Covered in full | Up to \$75 |
| Frames | Up to \$150 | Up to \$70 | Up to \$130 | Up to \$70 |
| Contacts | | | | |
| Elective | Up to \$150 | Up to \$105 | Up to \$130 | Up to \$105 |
| Fit & follow-up exam | Member cost up to \$60 | No benefit | \$15 | Up to \$40 |
| Lens options & coatings, member cost* | | | | |
| Standard polycarbonate | \$31-\$35 | No benefit | \$40 | No benefit |
| Tints & dyes (except pink I & II) | \$34-\$44 | No benefit | \$15 | No benefit |
| Scratch resistant | \$17 | No benefit | \$15 | No benefit |
| Anti-reflective | \$41 | No benefit | \$45 | No benefit |
| Ultraviolet | \$16 | No benefit | \$15 | No benefit |

*Based on applicable laws, reduced costs may vary by doctor location.

PrimeStar® Vision Individual vision insurance – NY

| New York monthly rates | Choice Vision VSP | Select Vision EyeMed |
|--|-------------------|----------------------|
| Policyholder | \$16.34 | \$10.67 |
| Policyholder plus one dependent | \$30.07 | \$19.63 |
| Policyholder plus two or more dependents | \$44.94 | \$29.34 |

vsp vision care

Choice Vision (VSP) provider network

VSP offers the nation's largest network of independent providers. Find VSP network providers at vsp.com.

Retail locations. Retail chains accepting VSP insurance include Costco Optical*, Sam's Club, Visionworks and Walmart.

Online options. Policyholders can browse and buy eyewear online at eyeconic.com and get the most current deals. Eyeconic is in the VSP network, and their vision benefits are applied directly to their online order.

VSP savings. Policyholders can take advantage of 20% off the remaining frame balance, additional prescription glasses, and non-covered lens options. And receive an extra \$20 to spend on featured frame brands. The laser vision correction discount can be used on LASIK or PRK procedures.

**Not all providers at Costco locations are VSP network providers. Please verify that the provider is in the VSP network before seeking services. The frame allowance at some retailers may be less due to lower wholesale pricing.*

Access benefits. After the policyholder's coverage begins, they can create an account at ameritas.com to access their benefit information. Claims history can be accessed through a VSP account at vsp.com or the VSP app.

Contact Ameritas of New York for billing, administration, ID card or network questions: 800-628-8889 Mon-Thurs 8 a.m. - 8 p.m., Fri 8 a.m. - 6:30 p.m. (ET)

Choice Vision (VSP) limitations and exclusions

This plan does not cover:

- Services and/or materials not specifically included in this Schedule as covered Plan Benefits,
- Plano lenses (lenses with refractive correction of less than plus or minus .50 diopter) except as specifically allowed in the frames benefit section below,
- Services or materials that are cosmetic, including Plano contact lenses to change eye color and artistically painted Contact Lenses,
- Two pairs of glasses in lieu of Bifocals,
- Replacement of Spectacle Lenses, Frames, and/or contact lenses furnished under this plan that are lost or damaged, except at the normal intervals when services are otherwise available,
- Orthoptics or vision training and any associated supplemental testing,
- Medical or surgical treatment of the eyes,
- Contact lens modification, polishing or cleaning,
- The refitting of Contact Lenses after the initial 90-day filing period.
- Contact Lens insurance policies or service contracts.
- Additional office visits associated with contact lens pathology,
- Local, state and/or federal taxes, except where law requires us to pay,
- Membership fees for any retail center in which an Affiliate or Open Access provider office may be located. Covered persons may be required to purchase a membership in such entities as a condition of accessing Plan Benefits.



Select Vision (EyeMed) provider network

EyeMed offers one of the largest vision networks in the nation with a mix of independent providers and retail chains. Find EyeMed Access network providers at eyemed.com.

Retail locations. Retail chains accepting EyeMed insurance include LensCrafters, Pearle Vision and Target Optical.

Online options. Policyholders can browse and buy eyewear online. Glasses.com and ContactsDirect are in the EyeMed network, and their vision benefits are applied directly to their online order.

EyeMed savings. Policyholders can take advantage of EyeMed provider discounts, including 20% off the remaining frame balance, materials not covered by the plan, and non-prescription sunglasses.

Policyholders can use their EyeMed laser vision correction discount for LASIK or PRK procedures. EyeMed provider discounts.

Access benefits. After the policyholder's coverage begins, they can create an account at ameritas.com to access their benefit information. Claims history can be accessed through an EyeMed account at eyemed.com or the EyeMed app.

Contact Ameritas of New York for billing, administration, ID card or network questions: 800-628-8889 Mon-Thurs 8 a.m. - 8 p.m., Fri 8 a.m. - 6:30 p.m. (ET)

Select Vision (EyeMed) limitations and exclusions

This plan has the following limitations.

- Vision examinations, lenses and frames more than the frequency as indicated on the plan summary page.
- This plan does not cover Medically Necessary Contact Lenses more than once in any 24-month period. The treating provider determines if an Insured meets the coverage criteria for this benefit as listed below. This benefit is in lieu of Elective Contact Lenses.
 - For Keratoconus where the patient is not correctable to 20/30 in either or both eyes using standard spectacle lenses.
 - Patients whose vision can be corrected two lines of improvement on the visual acuity chart when compared to best standard spectacle lens correction.
 - Anisometropia of 3D or more.
 - High Ametropia exceeding -10D or +10D in meridian powers.
- This plan does not cover Orthoptics or vision training and any associated testing.
- This plan does not cover Plano Lenses.
- This plan does not cover non-prescribed Lenses or sunglasses.
- This plan does not cover two pairs of glasses in lieu of Bifocals.
- This plan does not cover replacement of Lenses and Frames that are lost or broken outside of the normal coverage intervals.
- This plan does not cover medical or surgical treatment of the eyes or supporting structures.
- This plan does not cover services for claims filed more than one year after completion of the service. An exception is if the Insured shows it was not possible to submit the proof of loss within this period.
- This plan does not cover any procedure not listed on the Schedule of Eye Care Services.

Ameritas Life Insurance Corp. of New York
myplan.ameritas.com | 888-336-7601



This brochure highlights the vision coverage available through Ameritas Life Insurance Corp. of New York. Please refer to the Certificate of Insurance for a complete list of covered procedures. Underwritten by Ameritas Life Insurance Corp. of New York | 1350 Broadway Suite 2201 New York, NY 10018

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