

# Voluntary Vision Benefits

**Customer Service: (800) 541-7846**

**[www.guardiananytime.com](http://www.guardiananytime.com)**

**Group Number: G-429698**



**Dual choice with almost the same plan design and rates but different networks:**

**Current plan = Avesis Option 1**

**New plan = VSP Option 2**

## In-Network Benefits:

Plan Benefits	Option 1 Avesis Network	Option 2 VSP Network
<b>Copayments</b>		
Exam	\$10	\$10
Lenses and/or Frames	\$15	\$15
<b>Exam</b> (every 12 months)	100% (after \$10.00 copay)	100% (after \$10.00 copay)
<b>Lenses</b> (every 12 months)		
Single	\$15	\$15
Bifocal	\$15	\$15
Trifocal	\$15	\$15
Lenticular	\$15	\$15
<b>Contact Lenses</b> (every 12 months) <i>Instead of lenses and frames</i>		
Elective	\$130 max ( Copay waived)	Up to \$130 (Copay waived)
Medically necessary	<b>Covered (Copay waived)</b>	<b>\$15 Copay</b>
Fitting & Evaluation	<b>Member pays Standard: \$50, Custom: \$75</b>	<b>\$60</b>
<b>Frames</b> (every 24 months)	Up to \$130 retail max	Up to \$130 retail max

### Employee Payroll Deductions for both network plans:

#### Monthly Payroll Deduction

Employee Only	\$7.46
Employee + One	\$14.87
Family	\$19.88

#### Bi-Weekly Payroll Deduction

Employee Only	\$3.44
Employee + One	\$6.86
Family	\$9.18

Rates are the same for both vision networks. To find the right network for you and your family, search the following links.

Guardian Option 1: Avesis (includes Walmart, Sam's & Costco)  
<https://www.avesis.com/TPS/Guardian/ProviderSearch.aspx>

Guardian Option 2: VSP Network (independent providers):  
[www.vsp.com](http://www.vsp.com)

Your vision plan offered by Lincoln Memorial University is through Guardian with two options to choose between. The plans have very little difference in the benefits so it is more of which network has a contract with your provider.

The plans covers routine eye care, including eye exams and eyeglasses (lenses and frames) or contacts with certain limits. You can purchase add-on features or the most expensive set of frames but know once you exceed the allowed amount, your cost goes up. In network providers will give a discount on the amount above the allowance and out of network providers will bill you the full amount above the allowance. This works the same on both plans.

Both plans may have some additional discounts for Laser Correction Surgery and other items. Review the full benefit summary for each option located on Benefitfirst, contact Guardian for additional questions or view on the Guardian website: [www.GuardianAnytime.com](http://www.GuardianAnytime.com)