



BAD AXE PUBLIC SCHOOLS - Vision Benefits Plan

Administered by ADN Administrators, Inc.

Teachers

The Plan-at-a-Glance

Benefit Year – July 1 through June 30

Vision Examination

Covered at 100% of Reasonable & Customary (R&C)*

Spectacle Lenses (Pair):

Single Vision

Bifocal

Trifocal

Lenticular

Covered at 100% of R&C
According to Limits & Exclusions

Frames

Covered Up to \$80

Contact Lenses (Pair)

Medically Necessary

Covered at 100% of R&C

*Cosmetic/Elective (Includes Vision Exam and Fitting)

Covered at 100% of R&C

*Disposable (Includes Vision Exam and Fitting)

Covered Up to \$200

Extra Lens Features – Progressive, Tinted, Transition, Rimless, Oversize, Polarized and Blended Lenses

Limits & Exclusions

1. Plan participants are limited to one vision examination during a benefit year
2. Plan participants are limited to one pair of corrective spectacle lenses and one frame during a benefit year
3. Plan participants may choose between eyeglasses or contact lenses, but not both

No Payments will be made for the following:

1. Non-corrective lenses
2. Vision therapy or subnormal vision aids
3. Medical or surgical treatment of the eyes
4. Replacement of lost or broken lenses or frames if benefits applicable to the replacement were previously provided during the benefit year
5. Charges with respect to which benefits are provided under any Workers' Compensation or similar law
6. Vision examination, lenses or frames which would have been furnished without cost in the absence of this insurance or for which an insured person has no legal obligation to pay.
7. The cost of frames that exceeds the plan allowance
8. Charges for cosmetic (elective) contact lenses, including the prescription and fitting fee, that exceed the plan allowance

Note: For each benefit year, covered charges for contact lenses are in lieu of all other covered charges during the benefit year for each insured person.