

# **Aetna Life Insurance Company 151 Farmington Ave** Hartford, CT 06156

# **Preferred Provider Organization (PPO) Vision Plan**

# **Schedule of Benefits**

## **Prepared exclusively for:**

Policyholder: Martinsville City Public Schools

GP-0109301 **Group policy** number: Control number: 0142577

Schedule of Benefits:

**Group policy** effective date: July 1, 2021 Plan effective date: July 1, 2021 Plan issue date: March 20, 2024 Plan revision effective date: July 1, 2024

## Underwritten by Aetna Life Insurance Company in the Commonwealth of Virginia

## Schedule of benefits

This schedule of benefits lists the **eligible vision services** and supplies, benefit frequency limits, and maximums, if any, that apply to the services you get under this plan.

### How to read your schedule of benefits

- You are responsible for full payment of any vision care service you receive that is not a **covered benefit** or that exceeds your benefit frequency limit.
- This plan also has maximum allowances for specific in-network covered benefits. These are dollar amount
  maximums for covered benefits.
- This plan has **scheduled limits** for specific out-of-network **covered benefits**. These are dollar amount maximums for **covered benefits**.
- You are responsible to pay any **copayments** listed in the schedule of benefits below, if they apply.

### How to contact us for help

We are here to answer your questions.

- Log in to your member website at <a href="https://www.aetna.com/">https://www.aetna.com/</a>
- Call Member Services at the toll-free number on your ID card

**Aetna Life Insurance Company's group policy** provides the coverage described in this schedule of benefits. This schedule replaces any schedule of benefits previously in use. Keep it with your booklet-certificate.

#### Your financial responsibility and determination of benefits provisions

Your financial responsibility for the cost of services is based on your plan **copayment** or maximum benefit when the service or supply is provided, not when payment is made. Determinations regarding when benefits are covered are subject to the terms and conditions of the booklet-certificate.

## **Plan features**

# **Benefit frequency limits**

In-network and out-of-network combined

#### **Vision examinations**

| Description         |                      | Limit |  |
|---------------------|----------------------|-------|--|
| Vision examinations | Once every 12 months |       |  |
|                     | •                    |       |  |

#### **Vision materials**

| Description    | Limit                         |
|----------------|-------------------------------|
| Frames         | 1 pair every <b>24 months</b> |
| Lenses         | 1 pair every 12 months        |
| Contact lenses | 1 order every 12 months       |

### Vision materials important note:

During each benefit frequency period, your plan will cover either **prescription** eyeglass lenses or **prescription** contact lenses.

## **Eligible vision services**

## **Vision examinations**

| Description       | In-network coverage | Out-of-network coverage |
|-------------------|---------------------|-------------------------|
| Comprehensive eye | \$10 copayment      | \$30 scheduled limit    |
| exam              |                     |                         |
|                   |                     |                         |

#### **Vision materials**

#### **Frames**

| Description    | In-network coverage  | Out-of-network coverage |
|----------------|--|-------------------------|
| Eyeglass frame | \$0 <b>copayment</b> then the plan pays up to \$150 <b>maximum allowance</b> | \$75 scheduled limit    |
|                |  |                         |

#### Standard plastic prescription lenses

| Description   | In-network coverage | Out-of-network coverage     |
|---------------|---------------------|-----------------------------|
| Single Vision | \$20 copayment      | \$25 scheduled limit        |
| Bifocal       | \$20 copayment      | \$40 scheduled limit        |
| Trifocal      | \$20 copayment      | \$56 scheduled limit        |
| Lenticular    | \$20 copayment      | \$56 scheduled limit        |
| Lenticular    | \$20 copayment      | \$56 <b>scheduled limit</b> |

| Standard progressive | \$85 copayment  | \$40 scheduled limit |
|----------------------|---|----------------------|
| Premium progressive  | \$85 <b>copayment</b> then the plan pays up to \$120 <b>maximum allowance</b> | \$40 scheduled limit |

#### **Contact lenses**

Only one of the following contact lens types may be used for the contact lenses benefit per benefit period

| Description                            | In-network coverage                    | Out-of-network coverage |
|--|--|-------------------------|
| Conventional contact                   | \$0 copayment then the plan pays up to | \$104 scheduled limit   |
| lenses                                 | \$130 maximum allowance                |                         |
| Disposable contact                     | \$0 copayment then the plan pays up to | \$104 scheduled limit   |
| lenses                                 | \$130 maximum allowance                |                         |
|  |  |                         |
| Description                            | In-network coverage                    | Out-of-network coverage |
| Non-conventional (medically necessary) | \$0 copayment                          | \$200 scheduled limit   |

**Lens options** 

| Description            | In-network coverage | Out-of-network coverage |
|------------------------|---------------------|-------------------------|
|                        |                     |                         |
| Standard polycarbonate | \$0 copayment       | \$35 scheduled limit    |
| lenses                 |                     |                         |
| (Dependent child under |                     |                         |
| 19 years of age)       |                     |                         |
|                        |                     |                         |
| Scratch coating        | \$0 copayment       | \$15 scheduled limit    |
| G                      |                     |                         |
|                        |                     |                         |
|                        |                     |                         |