

# CARNEGIE MELLON UNIVERSITY BENEFITS

BENEFITS	PLAN DESIGN OPTIONS		
	Fashion Advantage		Fashion Advantage Gold
<b>Frequency – Once Every:</b>	Under Age 19	Age 19 & Over	All Beneficiaries
Eye Examination	12 Months	24 Months	12 Months
Eyewear:			
<i>Spectacle Lenses</i>	12 Months	24 Months	12 Months
<i>Frame</i>	24 Months	24 Months	12 Months
<i>Contact Lenses (in lieu of eyeglasses)</i>	12 Months	24 Months	12 Months
<b>Eye Examination</b>			
Eye Examination with Dilation	Included		Included
Contact Lens Evaluation and Fitting	Included		Included
<b>Spectacle Lenses</b>			
All ranges of prescriptions and sizes	Included		Included
Choice of glass or plastic lenses	Included		Included
Oversize Lenses	Included		Included
Standard Progressive Addition Lenses (PALs)	\$65		Included
<b>Frame</b>			
In-Network Retail Allowance	\$60		\$100
Exclusive Collection of Frames:			
<i>Fashion (up to \$100 retail value)</i>	Included		Included
<i>Designer (up to \$175 retail value)</i>	\$20		\$20
<i>Premier (up to \$200 retail value)</i>	\$40		\$40
<b>Contact Lenses (in lieu of eyeglasses)</b>			
Elective Allowance	\$75 <sup>1/</sup>		
<i>Disposables</i>	-		\$120
<i>Conventional</i>	-		\$110 <sup>2/</sup>
1 Pair of Standard Contact Lenses (in lieu of allowance)	Included		-
Medically Necessary (with prior approval)	Included		Included
<b>Value-Added Features</b>			
One-year Breakage Warranty	Included		Included
Lens 1-2-3 <sup>®</sup> Membership	Included		Included
Laser Vision Correction Discount	Included		Included
Low Vision Coverage	Included		Included
<b>Spectacle Lens Options (may be selected at the point-of-service and are available at fixed, significantly discount prices)</b>			
Fashion and Gradient Tinting of Plastic Lenses	\$15		\$15
Glass-Grey #3 Prescription Sunglasses	\$15		\$15
Ultraviolet Coating	\$15		\$15
Scratch Resistant Coating	\$20		\$20
Polycarbonate Lenses <sup>3/</sup>	\$0 or \$35		\$0 or \$35
Blended Segment Lenses	\$20		\$20
Intermediate Vision Lenses	\$30		\$30
Premium PALs (Varilux <sup>™</sup> , etc.)	\$105		\$40
Corning <sup>™</sup> Photochromic Lenses	\$20		\$20
Plastic Photosensitive Lenses	\$70		\$70
Polarized Lenses	\$75		\$75
Standard Anti-Reflective Coating (ARC)	\$40		\$40
Premium ARC	\$55		\$55
Hi-Index Lenses	\$60		\$60

<sup>1/</sup> Can be applied toward disposable or specialty contact lenses (including extended wear, hard/soft bifocal and gas permeable lenses).

<sup>2/</sup> Including but not limited to hard/soft daily wear, bifocal, toric and gas permeable.

<sup>3/</sup> Polycarbonate lenses covered in full for dependent children, monocular patients and patients with prescriptions  $\geq$  +/- 6.00 diopters.

## OUT-OF-NETWORK REIMBURSEMENT SCHEDULES

	Fashion Advantage	Fashion Advantage Gold
Eye Examination, up to	\$ 32	\$ 40
Contact Lens Evaluation and Fitting:		
<i>Daily Wear, up to</i>	\$ 20	\$ 35
<i>Extended Wear, up to</i>	\$ 30	\$ 35
Spectacle Lenses (per pair):		
<i>Single, up to</i>	\$ 25	\$ 30
<i>Bifocal, up to</i>	\$ 36	\$ 40
<i>Trifocal, up to</i>	\$ 46	\$ 60
<i>Lenticular, up to</i>	\$ 72	\$ 80
<i>Standard PALs, up to</i>	\$36 or \$46 <sup>1/</sup>	\$130
Polycarbonate Lenses (per pair):		
<i>Single Vision, up to</i>	N/A	\$ 70
<i>Bifocal, up to</i>	N/A	\$ 80
<i>Trifocal, up to</i>	N/A	\$ 95
Frame, up to	\$ 30	\$ 64
Contact Lenses:		
<i>Conventional, up to</i>	\$ 48	\$ 80
<i>Disposable, up to</i>	\$ 75 <sup>2/</sup>	\$120 <sup>3/</sup>
<i>Medically Necessary, up to</i>	\$225	\$225

<sup>1/</sup> Based on prescription

<sup>2/</sup> Can be applied toward disposable or specialty contact lenses (including extended wear, hard/soft bifocal and gas permeable lenses).

<sup>3/</sup> Including but not limited to hard/soft daily wear, bifocal, toric and gas permeable.