



Carnegie Mellon University Student Health Plan | Effective 08/01/2026

This comparison summarizes the Pediatric Vision benefit embedded in the CMU Student Medical Plan (Group 10566504) alongside the standalone Vision Care Benefits plan, administered by Davis Vision (Group 10566704), highlighting where the two benefit structures differ.

Plan Comparison at a Glance

Benefit Feature	Pediatric Vision (Medical Plan EHB)	Adult Vision (Standalone Plan, Davis Vision)
<b>Who it covers</b>	Dependents/members under age 19 only; coverage ends the end of the month the member turns 19	All enrolled members and eligible dependents (spouse, children to 26, etc.) — no age restriction
<b>Network</b>	Davis Vision Network only — no out-of-network benefit (Not Covered)	Choice of Network or Out-of-Network provider; out-of-network requires paying up front and filing a claim for reimbursement
<b>Member Cost-Sharing</b>	None — exam, frames, and lenses covered at 100% with \$0 copays	Copays and allowances apply (e.g., \$10 exam copay; frame allowances \$25–\$180; lens copays for upgrades)
<b>Frequency</b>	One exam and one set of eyewear (or contacts) every 12 consecutive months	One exam, one pair of lenses, and one frame every 12 consecutive months (same cadence)
<b>Eye Examination</b>	Covered in full, Network only	Network: \$10 copay. Out-of-Network: plan pays up to \$40
<b>Frames</b>	Covered in full from a Plan-designated collection, or a frame program allowance — no cost-sharing	Fashion/Designer "Collection" covered in full; Premier tier \$25 copay; allowances \$130–\$180 (Network) / \$0–\$65 (OON)
<b>Eyeglass Lenses</b>	One pair (single vision, bifocal, trifocal, or lenticular), covered in full incl. standard coatings/treatments	Standard lenses covered in full (Network); OON pays \$40–\$100. Optional upgrades at member cost, Network only
<b>Contact Lenses</b>	Disposable/planned-replacement or Medically Necessary contacts covered in full (prior auth required)	Formulary covered in full or up to \$105; non-formulary/OON up to \$95. Medically necessary: full (Network) / up to \$225 (OON)
<b>Low Vision Care Services</b>	Not addressed in the pediatric vision provision	Initial eval up to \$300 (prior auth) + up to \$100/visit follow-ups; aids up to \$600/aid, \$1,200 lifetime max



Benefit Feature	Pediatric Vision (Medical Plan EHB)	Adult Vision (Standalone Plan, Davis Vision)
<b>Laser Vision Correction</b>	Not addressed in the pediatric vision provision	Discounted pricing on PRK/LASIK at participating Network providers only
<b>Coordination with Other Coverage</b>	Not coordinated against other health/vision coverage — usable independent of the standalone plan	No stated exclusion for members also receiving the pediatric embedded benefit

### Key Differences at a Glance

- No member cost-sharing under 19: The pediatric benefit pays 100% for exam, frames, and lenses in-network with \$0 copays; the adult plan uses copays and dollar allowances (e.g., \$10 exam copay, \$25–\$180 frame allowances).
- Network-only vs. Network + Out-of-Network: Pediatric vision has no out-of-network benefit at all; the adult plan reimburses out-of-network care, just at reduced levels.
- Fewer product options for pediatric: Pediatric coverage is limited to one standard lens/frame pair or one set of contacts, while the adult plan offers a much broader menu of premium lenses, coatings, tints, and sunglasses at added member cost.
- Extra adult-plan benefits: Low Vision Care Services and the Laser Vision Correction discount program exist only under the standalone adult plan and aren't mentioned anywhere in the pediatric provision.
- Benefits stack, not offset: Because pediatric vision benefits are not coordinated with other vision coverage, a member under 19 may be able to draw on both the embedded pediatric benefit and the standalone Davis Vision plan.

*This is a summary for comparison purposes only. Refer to the full benefit booklet and Certificate of Coverage for complete terms, exclusions, and limitations — those documents govern in the event of any conflict.*