

PENNSYLVANIA STATE EMPLOYEES CREDIT UNION
DISCOUNTED SERVICES

COSTS ASSOCIATED WITH THE SERVICES AND ITEMS LISTED BELOW ARE THE RESPONSIBILITY OF THE MEMBER, BUT ARE DISCOUNTED WHEN PROVIDED BY PARTICIPATING PROVIDERS.

HIGHLIGHTS		MEMBER COST-SHARING	
		In-network Providers	Out-of-network Providers
Benefit frequencies are based on date of service			
EXAMINATION		\$30	No discount
FRAMES		Wholesale frame cost, plus 50%	No discount
EYEGLASS LENSES (per pair)			
Single Vision Standard Lenses		No Charge	No discount
Bifocal Standard Lenses		No Charge	No discount
Trifocal Standard Lenses		No Charge	No discount
Aphakic/Lenticular Standard Lenses		No Charge	No discount
CONTACT LENSES (includes contact lens examination)		Retail lens price, minus 25%	No discount
LENS OPTIONS			
Prescription Sunglasses		Wholesale option cost, plus 50%	No discount
Solid Tint		Wholesale option cost, plus 50%	No discount
Fashion/ Gradient Tint		Wholesale option cost, plus 50%	No discount
Scratch Coating		Wholesale option cost, plus 50%	No discount
Standard Coating		Wholesale option cost, plus 50%	No discount
Standard Anti-reflective Coating		Wholesale option cost, plus 50%	No discount
Transitions		Wholesale option cost, plus 50%	No discount
Progressive Standard Lenses		Wholesale option cost, plus 50%	No discount
Specialty Lenses including but limited to: Polycarbonates and High Index		Wholesale option cost, plus 50%	No discount
Plan Reimbursement Maximum		\$300 per individual per calendar year	

Programs subject to change. **This is not a contract.** This information highlights vision benefits when you visit a participating provider and is not intended to be a complete list or complete description of available services. Contact your employer, marketing representative, or broker for additional benefit details. There is no limit on the number of times materials can be purchased at discounted prices, with the exception of disposable contact lenses. Disposable contact lenses may be purchased at discounted prices once per year only. Discounts on materials are not available at Wal-Mart stores.

Deductibles, coinsurance and copayments under this program are separate from any deductibles, coinsurance and copayments described in your company's other health benefits coverage.

On behalf of Capital BlueCross, National Vision Administrators, LLC (NVA®) provides the network and assists in the administration of network management services for the BlueCross Vision benefits program. NVA is an independent company. Paper claims may be submitted to the following address: National Vision Administrators; P.O. Box 2187; Clifton, New Jersey 07015. Benefits are issued by Capital Advantage Assurance Company® or by Capital Advantage Insurance Company®, subsidiary companies of Capital BlueCross. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

Paper claims may be submitted to the following address: National Vision Administrators; P.O. Box 2187; Clifton, New Jersey 07015.

Benefits are issued by Capital Advantage Assurance Company® or by Capital Advantage Insurance Company®, subsidiary companies of Capital BlueCross. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies