

PROPOSED SCHEDULE OF BENEFITS – GLEN RIDGE BOARD OF EDUCATION / NJ

FIXED RATE INSURED PLAN DESIGN

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
EXAMINATION Once Every 12 Months	Covered 100%	(Reimbursed Amounts) Up to \$40
LENSES Once Every 12 Months	Standard Glass or Plastic Covered 100%	Single Vision Up to \$40 Bi-focal Up to \$60 Tri-focal Up to \$80 Lenticular Up to \$100
LENS OPTIONS Polycarbonates (under age 19) Standard Scratch Coating Solid Tints Fashion Gradient Tints	Covered 100% Covered 100% Covered 100% Covered 100%	N/A N/A N/A N/A
FRAME Once Every 24 Months	Covered up to \$130 Retail Allowance (20% discount off remaining balance over \$130 allowance) ³	Up to \$45
CONTACT LENSES¹ Once Every 12 Months	In lieu of Eyeglasses (Frame and Lenses)	In lieu of Eyeglasses (Frame and Lenses)
ELECTIVE	Covered up to \$105 Retail Allowance (15% discount (Conventional) or 10% discount (Disposable) off remaining balance over \$105) ⁴	Up to \$105
FIT/FOLLOW-UP Standard Daily Wear Standard Extended Wear Specialty Wear	Covered 100% Covered 100% Covered 100% after \$20 copay	Up to \$20 Up to \$30 Up to \$30
MEDICALLY NECESSARY²	Covered 100%	Up to \$210

¹If a member chooses a frame, the member is not eligible for contact lenses for 24 months.

²Prior Authorization required from NVA. Includes Fitting & Follow-Up.

³Discount does not apply at Walmart/Sam's Club locations or for certain proprietary frame brands or where prohibited by law. Discounts are not insured benefits.

⁴Discount does not apply at Walmart/Sam's Club locations, Cole corporate locations (if applicable) or Contact Fill. Prohibited by some manufacturers or where prohibited by law. Discounts are not insured benefits.

NOTE: If covered participants choose extra options, they are responsible for the additional cost of the options paid directly to the ECP

MONTHLY RATES

EFFECTIVE 07/01/2019 THRU 06/30/2023	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + SPOUSE + CHILD(REN)
	\$12.66	\$12.66	\$12.66	\$12.66

NOTE: All proposed rates are guaranteed for 48 months from effective date. This quote is based on 220 eligible employees. This proposal includes 8% commission.



FIXED RATE INSURED PROGRAM WITH HEARTLAND FIDELITY INSURANCE COMPANY

Through a fixed rate insured program, Glen Ridge Board of Education will retain autonomy over its vision benefit plan design and the ability to budget to a guaranteed program cost for the term of its contract with NVA. Heartland Fidelity Insurance Company is an association captive insurer, domiciled in Washington, D.C. that provides alternative risk financing for the health benefit plans of business entities who are members of the Benecard Association. Glen Ridge Board of Education guaranteed program cost is inclusive of their Benecard Association membership dues and Glen Ridge Board of Education will become eligible for excess loss coverage under the Association’s Group Master Policy from Heartland. NVA acts as the Program Manager for Heartland Fidelity and provides administrative services to Clients for their vision benefit plans.

Under this program structure, Heartland underwriters duplicate the requested plan design and estimate the total vision benefit claims liability for the term of the contract. The excess loss coverage provided by Heartland Fidelity Insurance Company through the policyholder, the Benecard Association, covers all claims that exceed an attachment point which is always set at a level that is less than the estimated total claims. The guaranteed program cost quoted is inclusive of all costs associated with the benefit including expected claims, plan and network administration costs, participant materials, member services, broker/consultant compensation, association dues and insurance costs. There are no other costs or terminal liability associated with the benefit beyond the guaranteed program cost. A Certificate/Schedule of Insurance is available for Glen Ridge Board of Education.

Working together with our clients and the Benecard Association, NVA and Heartland Fidelity offer benefit providers the highest quality program services as well as risk management. Heartland Fidelity is an A.M. Best A- rated insurance company. **“NOTICE: The Life and Health Insurance Guaranty Fund and the Property and Liability Guaranty Fund of the District of Columbia do not cover benefits insured under this program.”**

PARTICIPATION REQUIREMENTS

The participation requirements for the proposed plan are a minimum of 50 enrollees.

Underwriting for the proposed program costs is based on the account information, number of eligible employees, and written vision plan description given to us in your request for quotation. Should a discrepancy arise between any information provided and the required administration of your vision plan, NVA will re-rate the program accordingly. Should the client require the addition of any administrative processes which differ from or are in addition to the written plan description, NVA will re-rate the program accordingly.

Please sign and date below and return this schedule of benefits with your completed Vision Set Up Form to Vinessa Lombardo (Vlombardo@e-nva.com; 973-574-2495 fax) upon plan selection as outlined above.

Signature/Date

NVA Approval



FIXED PRICING ON LENS OPTIONS

LENS OPTIONS	FIXED FEES	LENS OPTIONS	FIXED FEES
Polycarbonate SV – age 19 & over	\$25.00	Glass Photogrey TRI	\$30.00
Polycarbonate BI – age 19 & over	\$30.00	Progressives (Standard)	\$50.00
Polycarbonate TRI – age 19 & over	\$30.00	Progressives (Premium)	\$100.00
Transitions SV (Standard)	\$65.00	Anti-Reflective Coatings (Standard)	\$40.00
Transitions BI (Standard)	\$70.00	UV Coatings	\$12.00
Transitions TRI (Standard)	\$70.00	Polarized	\$75.00
Glass Photogrey SV	\$20.00	High Index	\$55.00
Glass Photogrey BI	\$30.00	Blended Bifocals (Segment)	\$30.00

Note: Members pay the lower of the fixed price or 20% off the provider’s retail (U&C) price. Fixed prices are available in-network only. Members receive a 20% courtesy discount on lens options not listed above. Fixed prices/courtesy discount do not apply at Walmart/Sam’s Club locations. Discounts are not insured benefits. In certain states, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers.

ADDED VALUE SERVICES INCLUDED

MAIL ORDER CONTACT LENS REPLACEMENT PROGRAM	See NVA Value-Added Services at No Additional Cost section on the subsequent page for more details about the NVA Mail Order Contact Lens Replacement Program
LASIK SURGERY	Extensive discounts at participating LASIK Providers. In certain states, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers.

NVA EYEESSENTIAL® PLAN

After the enrolled member has exhausted their funded benefit, they are eligible to access the EYEESSENTIAL® Plan discount on additional purchases during the plan period.

NVA introduces the EYEESSENTIAL® Discount Plan – a low cost, member-friendly vision discount plan which includes significant discounts on materials through participating NVA network ECPs. Below is the plan design.

SERVICE OR MATERIAL	MEMBER COST
COMPREHENSIVE VISION EXAMINATION (INCLUDING DILATION AS PROFESSIONALLY INDICATED)	Balance after \$10 Discount
LENSES	STANDARD GLASS OR PLASTIC
SINGLE VISION	\$35.00
BIFOCAL	\$55.00
TRIFOCAL	\$70.00
LENTICULAR	\$70.00
LENS OPTIONS	
UV COATING	\$12.00
TINT (SOLID & GRADIENT)	\$12.00
SCRATCH RESISTANT COATING (STANDARD)	\$15.00
POLYCARBONATE (STANDARD)	\$35.00
ANTI-REFLECTIVE COATING (STANDARD)	\$45.00
POLARIZED	\$75.00
TRANSITIONS (STANDARD)	Single Vision - \$65.00 Bifocal & Trifocal – \$70.00
PROGRESSIVE (STANDARD)	\$50.00 + Bifocal/Trifocal Charge
OTHER ADD-ON SERVICES	20% off retail
FRAMES (Any eligible frame at ECP’s location)	35% off retail
CONTACT LENSES (Discount does not apply at Contact Fill)	
CONVENTIONAL	15% off retail price
DISPOSABLE	10% off retail price
FITTING AND FOLLOW UP	10% off retail price

Please Note: The NVA EYEESSENTIAL® Plan is available at an in-network provider only. Frequency of use is unlimited. EYEESSENTIAL® Discount Program prices do not apply at select retail locations including Wal-Mart/Sam’s Club locations due to Wal-Mart/Sam’s Club Everyday Low Prices and Cole corporate locations. In certain states, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers.

EXCLUSIONS

Standard Exclusions unless otherwise identified in the Proposed Schedule of Benefits

The following are not payable under this Policy unless otherwise indicated in the Proposed Schedule of Benefits:

1. Professional services and/or materials in connection with: Plano (non-prescription) lenses; Aniseikonic Lenses; Subnormal visual aids; Orthoptics, vision training, developmental vision procedures, and any associated supplemental testing
2. Broken, lost or stolen lenses, contact lenses, or frames. NVA network ECPs may offer additional warranties to cover materials.
3. Services or materials, which are payable under any workers' compensation act, similar law or any public program, other than Medicaid.
4. Services or materials rendered by an ECP other than ophthalmologists, optometrists, or opticians acting within the scope of their licensure.
5. Any additional service required outside basic vision analysis for contact lenses, including but not limited to fitting fees, unless otherwise specified in the Proposed Schedule of Benefits.
6. Services rendered after the date a fixed rate insured person ceases to be covered under this policy, except when vision materials ordered before coverage ended are delivered and the services rendered to the fixed rate insured person within 31 days from the date of such order.
7. Corrective eyewear required by an employer as a condition of employment, and safety eyewear unless specifically covered under plan.
8. Medical and/or surgical treatment of the eye, eyes or supporting structures.
9. Two pairs of glasses in lieu of bifocals.