

Contact Lens Fitting Benefit



The Contact Lens Fitting (CLF) is a specific exam for the proper fitting of contact lenses. Superior Vision offers a stand-alone CLF benefit that enables members to maximize the value of their contact lens allowance.

Two Types of Fittings

Standard Contact Lens Fitting

This fitting is for an existing contact lens user who wears disposable, daily wear, or extended wear contact lenses. It includes two follow-up visits within three months. The standard CLF is covered in full following any applicable co-pays.

Specialty Contact Lens Fitting

This fitting is for a member who has never worn contact lenses or who requires a more complex fit for toric, gas permeable, or multi-focal contact lenses. It includes two follow-up visits within three months. The specialty CLF is covered up to a \$50 retail allowance, following any applicable co-pays.

The Value of the Contact Lens Fitting Benefit

With a stand-alone CLF exam, the value of the contact lens allowance is preserved as the CLF are not deducted from the allowance. Many other plans deduct these costs from the overall contact lens allowance.

A member may have a contact fitting exam without utilizing the contact lens material benefit; members may still receive a covered pair of glasses during the same benefit period.

CLF Value and Out-of-Pocket Comparison¹

Annual contact lenses purchase = \$130; Assume \$120 contact lens allowance; Contact Lens Fitting exam = \$70

¹ Based on average pricing; prices vary by provider and geographic region

Superior Vision Plan Out-of-Pocket		Other Plan Out-of-Pocket	
Apply contacts allowance	\$10	Apply contacts allowance	\$10
CL Fitting (covered in full)	\$0	CL Fitting	\$70
CL Fitting co-pay	\$25	CL Fitting co-pay	\$0
Member Out-of-Pocket	\$35	Member Out-of-Pocket	\$80

Insurance coverage provided by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life.

SVS-SAL14-0152v002 04/2014