## VISION Rev 09/12/2014

## Please review the Website Disclaimer for important information about the contents of this page.

A Vision Plan provides coverage for routine, preventive eye care such as eye exams, eyewear, and other services at a reduced cost to covered individuals. The benefits are generally offered every 12 or 24 months. There are two basic vision plans that are available.

- Discount Benefit Plans The member receives discounted vision services after paying an annual fee, and possibly, a deductible.
- 2. <u>Benefit Packages</u> This plan pays for the entire cost of covered eye care, with the exception of predetermined co-pays and deductibles. The members are required to pay annual or monthly premiums.

## When shopping for a Vision plan, consider asking:

- What benefits are covered?
- □ What is the frequency of service?
- When does coverage begin?
- □ Is there a waiting period?
- □ Are there any deductibles or co-pays?
- Can I go to any eye doctor?
- Are there any restrictions on material purchases?
- □ How are claims paid & filed?

The following companies are currently selling Vision products:

## Starmount Life Insurance

Click on the insurance company names above to link to the vendor's website offering information specific to State of Louisiana Employees. (Some vendor's did not provide this office with a link/website specific to State of Louisiana Employees.)