

Heritage Vision Benefits at a Glance

University of Detroit Mercy (UDM)

Exam, Lens or Contacts Benefit Frequency is once every 12 Months** (from date of last service)
 Frame Benefit Frequency is once every 24 Months (from date of last service)

COVERED VISION SERVICES	IN-NETWORK COVERAGE
	In-Network Coverage is available to members at over 150 Heritage Participating Provider Locations
Comprehensive Eye Exam For Eyeglasses <small>(Does not apply to Contact Lens Exam)</small>	100% Covered, No Co-Pay
Frames:	
Frames	\$165.00 Retail Allowance, No Co-pay <small>(Member pays retail frame costs over \$165.00)</small>
Lenses (Per Pair): Choice of One Covered Material = Standard Plastic CR-39	
Single Vision	100% Covered, No Co-Pay
Bifocal	100% Covered, No Co-Pay
Trifocal	100% Covered, No Co-Pay
Lenticular or Myodisc	100% Covered, No Co-Pay
Lens Options:	
Tint <small>(Therapeutic Rose Tint #1 or #2)</small>	100% Covered, No Co-Pay
Frame Warranty <small>(1 Year U&C manufacturer's warranty)</small>	100% Covered, No Co-Pay

OR

Contact Lenses - \$165.00 Allowance towards Exam and Contact Lenses	
Comprehensive Eye Exam¹ for Contact Lenses <small>(Applies to Contact Lens Exam and Fitting)</small>	\$65.00 Retail Allowance <small>(Member pays retail contact exam costs over \$65.00)</small>
Contacts Lenses¹	\$100.00 Retail Allowance <small>(Member pays retail contact lens costs over \$100)</small>

¹You are eligible for lenses OR contact lenses, not both, in any 12 Month Consecutive Period.
 (Frame Benefit frequency is once every 24 months)

Exclusions (Not Covered)	
Vision Training	Replacement of lost or broken lenses or frames
Non-Prescription Lenses	Medical or surgical treatment of the eyes
Two pairs of Glasses instead of bifocals	Services covered under Worker's Comp.

RATES		
<u>COVERAGE</u> Rates Shown are Per Pay	26 Pay Professors, Administrators, & Staff Bi-Monthly Rates per 24 Pays	20 Pay Professors Bi-Monthly Rates per 18 Pays
Employee	\$3.04	\$4.06
Employee +1	\$5.00	\$6.67
Employee + Family	\$6.30	\$8.40

Note: Once enrolled there is a 2 year wait period to drop coverage.