



Schedule of Vision Benefits

Benefit and Frequency	Participating Provider	Non-Participating Provider
Examination	Benefit Coverage	Reimbursed Amount
Once Every Calendar Year	<ul style="list-style-type: none"> 100% after \$10 copay 	<ul style="list-style-type: none"> Up to \$45
Lenses	Benefit Coverage	Reimbursed Amount
Once Every Two Calendar Years	Standard Glass or Plastic	
<ul style="list-style-type: none"> Single Vision Bifocal Trifocal Lenticular Standard Scratch Coating 	<ul style="list-style-type: none"> 100% after \$10 copay 100% after \$10 copay 100% after \$10 copay 100% after \$10 copay 100% 	<ul style="list-style-type: none"> Up to \$40 Up to \$60 Up to \$80 Up to \$80 Up to \$5
Frame	Benefit Coverage	Reimbursed Amount
Once Every Two Calendar Years	<ul style="list-style-type: none"> Up to \$130 (20% discount off balance)* 	<ul style="list-style-type: none"> Up to \$50
Contact Lenses	Benefit Coverage	Reimbursed Amount
Once Every Two Calendar Years	In lieu of eyeglass lenses/frame	
<ul style="list-style-type: none"> Elective Contact Lenses 	<ul style="list-style-type: none"> Up to \$125 retail after \$10 copay (Discount off balance: 15% discount on Conventional or 10% discount on Disposable)** 	<ul style="list-style-type: none"> Up to \$125
<ul style="list-style-type: none"> Fit/Follow-up*** 	Once every calendar year	
<ul style="list-style-type: none"> Standard Daily Wear 	<ul style="list-style-type: none"> 100% after \$20 copay 	<ul style="list-style-type: none"> Up to \$20
<ul style="list-style-type: none"> Standard Extended Wear 	<ul style="list-style-type: none"> 100% after \$30 copay 	<ul style="list-style-type: none"> Up to \$30
<ul style="list-style-type: none"> Medically Necessary**** 	<ul style="list-style-type: none"> 100% 	<ul style="list-style-type: none"> Up to \$210

* Does not apply to Costco, Wal-Mart / Sam's Club, or LensCrafters locations or for certain proprietary brands or at online retailers.

** Does not apply to Costco, Wal-Mart/Sam's Club, LensCrafters, Contact Fill (NVA Mail Order), or certain locations at: Target & Pearle and may be prohibited by some manufacturers.

*** Only covered if member chooses contact lenses.

**** Subject to criteria as defined in the insurance policy.

Lens options & services purchased from a participating NVA provider will be provided to the member at the amounts listed in the fixed option pricing list below:

<ul style="list-style-type: none"> \$55 High Index \$10 Solid Tint \$75 Polarized \$40 AR Coatings – Tier 1 \$50 AR Coatings – Tier 2 \$65 AR Coatings – Tier 3 \$80 AR Coatings – Tier 4 20% disc. - AR Coatings – Tier 5 	<ul style="list-style-type: none"> \$30 Blended Bifocal (Segment) \$40 Blue Light Blocker (Standard) \$60 Blue Light Blocker (Premium) \$150 Blue Light Blocker (Ultra) \$12 Fashion Gradient \$12 Ultraviolet Coating \$20 Glass Photogrey (Single Vision) \$30 Glass Photogrey (Multi-Focal) 	<ul style="list-style-type: none"> \$25 Polycarbonate (Single Vision) \$30 Polycarbonate (Multi-Focal) \$65 Transitions Single Vision (Standard) \$70 Transitions Multi-Focal (Standard) \$50 Specialty Wear Fitting \$50 Progressives – Tier 1 \$80 Progressives – Tier 2 \$100 Progressives – Tier 3 	<ul style="list-style-type: none"> \$120 Progressives – Tier 4 \$140 Progressives – Tier 5 \$165 Progressives – Tier 6 \$190 Progressives – Tier 7 20% disc. – Progressives – Tier 8
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NOTE: Fixed prices/courtesy discount do not apply at Walmart/Sam's Club, LensCrafters, or Costco locations. Fixed prices listed above may differ at online retailers. Please be sure to confirm the level of service prior to placing an order.

For lens options & services purchased from a participating NVA provider, NVA members will only pay the fixed maximum amount or the provider's Usual and Customary (U&C) charge less 20%, whichever is less. Options not listed will be priced by NVA providers at 20% off the Provider's Retail (U&C) price. Fixed prices are available in-network only. 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. Some optometrists affiliated with Optical Retail locations (i.e., Costco, LensCrafters, Walmart, Visionworks, etc.) are independent providers and may not participate in the NVA program.

Participating providers are not contractually obligated to offer sale prices in addition to outlined coverage. Regardless of medical or optical necessity, vision benefits are not available more frequently than specified in your policy.

Access your vision benefits on the go with the NVA Member Mobile App!



Note: Only NVA active main cardholders can access the NVA vision benefits member app. Dependents cannot create their own accounts on the app.

Metro Nashville Government (Basic)

Renewal 01/01/2026

Group # 8726

How Your Vision Care Program Works

Eligible members and dependents are entitled to receive a vision examination once every calendar year. They can also receive either one pair of eyeglass lenses *and* one frame *or* one pair of contact lenses, once every two calendar years. Contact lens evaluation/fitting is available once per calendar year is using the contact lens benefit.

For your convenience, at the start of the program, you will receive two identification cards with participating providers in your zip code area listed on the back. At the time of your appointment, simply present your NVA identification card to the provider or indicate that your benefit is administered by NVA. The provider will contact NVA to verify eligibility. A vision claim form is not required at an NVA participating provider.

Be sure to inform the provider of your medical history and any prescription or over-the-counter (OTC) medications you may be taking.

To verify your benefit eligibility prior to calling or visiting your eye care professional, please visit our website at www.e-nva.com or download our mobile app by searching NVA Vision or contact NVA's Customer Service Department toll-free at 1.800.672.7723, TTY: 711 or NVA's Interactive Voice Response (IVR). Customer Service is available 24 hours a day, 7 days a week, 365 days a year. Any question any time.

If you are not a registered subscriber, you can still search our providers online by selecting the "Find a Provider" link on our home page. Enter group number 8726000101 or the group number on the identification card and enter your search parameters. It's that easy!

Your NVA Vision Benefit Summary

Plan Specific Details Online: The NVA website is easy to use and provides the most up-to-date information for program participants:

- Locate a nearby participating provider by name, zip code, or City/State, Verify eligibility for you or a dependent
- View benefit program and specific detail, Review claims, Print ID cards (when applicable), Nominate a non-participating provider to join the NVA network

Examinations: The comprehensive exam includes case history, examination for pathology or anomalies, visual acuity (clearness of vision), refraction, tonometry (glaucoma test) and dilation (if professionally indicated).

Lenses: NVA provides coverage in full for standard glass or plastic eyeglass lenses.

Frames: Select any frame from the participating provider's inventory. Any amount in excess of your plan allowance is the member's responsibility. Frame choices vary from office to office. (Visit NVA's website to view the NVA Vision Benefit Maximizer® Program)

Contact Lenses: The contact lens benefit includes all types of contact lenses such as hard, soft, gas permeable, and disposable lenses. Medically necessary contact lenses include fitting and follow up and may be covered if certain criteria are met.

Non-Participating Providers: You will be responsible for one hundred percent (100%) of the cost at the time of service at a non-participating provider. You can request a claim form from NVA via the website www.e-nva.com or you may submit receipts along with a letter containing the member's full name, patient's full name, address, ID# and sponsoring organization to NVA, P.O. Box 2187, Clifton, NJ 07015.

Laser Eye Surgery: NVA has chosen **The National LASIK Network** to serve their members. This network was developed by **LCA Vision** in 1999 and is one of the largest panels of LASIK surgeons in the U.S. Members are entitled to significant discounts and a free initial consultation with all in-network providers.

Hearing Discount: You will receive up to 60% savings at participating provider locations through NationsHearing®.

Additional Discounts: In addition to your funded vision benefit you are eligible to access the **EyeEssential® Plan Discount** (In Network Only) on additional purchases during the plan period. Please see table for more detail regarding NVA's discount plan.

Benefits and discounts may be different at online retailers. Please be sure to confirm the level of service prior to placing an order.

**Contact lens discount is not applicable to mail order; however, you may get even better pricing on contact lenses through Contact Fill (www.contactfill.com).*

Your NVA EyeEssential® Plan Discount – In Network Only		
Service/Materials	Participating Provider	Lens Options
Eye Examination:	Member Cost: Retail Less \$10	
Contact Lens Fitting:	Retail Less 10%	
Lenses:	Glass or Plastic	
Single Vision	\$35.00	
Bifocal	\$55.00	
Trifocal or Lenticular	\$70.00	
Frame:	Retail Less 35%	\$12 Solid Tint/ Gradient Tint \$50 Standard Progressive Lenses \$75 Polarized Lenses \$65 Transitions Single Vision Standard \$70 Transitions Multi-Focal Standard \$15 Standard Scratch Coating \$12 UV Coating \$35 Polycarbonate \$45 Standard Anti-Reflective
Contact Lenses*:	Member Cost:	
Conventional	Retail Less 15%	
Disposable	Retail Less 10%	

At NVA, We Work Only for Our Clients.

Exclusions / Limitations: No payment is made for medical or surgical treatments / Rx drugs or OTC medications / non-prescription lenses / two pair of glasses in lieu of bifocals / subnormal visual aids / vision examination or materials required for employment / replacement of lost, stolen, broken or damaged lenses/ contact lenses or frames except at normal intervals when service would otherwise be available / services or materials provided by federal, state, local government or Worker's Compensation / examination, procedures training or materials not listed as a covered service / industrial safety lenses and safety frames with or without side shields / parts or repair of frame / sunglasses.

The proposed vision insurance program is insured through Fidelity Security Life Insurance Company (FSL) Kansas City, MO. Fidelity Security Life Insurance Company brings over 45 years of underwriting experience in the insurance industry since 1969.

Fidelity Security Life Insurance Company has been rated A (Excellent), based on an analysis of financial position and operating performance, by A.M. Best Company, an independent analyst of the insurance industry. For the latest rating, access www.ambest.com.

Some provisions, benefits, exclusions, or limitations listed herein may vary depending on your state of residence.

This document is intended as a program overview only and is not a certified document of the individual plan parameters.

TIP: Users may improve visual accessibility by enabling High-Contrast Colors in Adobe Acrobat (Preferences > Accessibility).

National Vision Administrators, L.L.C.

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