Vision Covered Services

Roman Catholic Diocese of Owensboro

Group Number: 061523092ARO

Policy Effective Date: 1/1/2026
$10/$25 - $150 12/12/24

This document provides a general overview of the covered vision services included in the policy. For a complete and official summary of benefits, benefit provisions, exclusions, and limitations, please refer to the plan booklet and certificate of coverage. These documents will be made available at www.insuringsmiles.com following policy onboarding by HRI, on or around the group effective date of 1/1/2026.

VISION SERVICES & MATERIALS

EXAMS once every plan year	IN-NETWORK - Member Cost	OUT-OF-NETWORK - Reimbursement
Comprehensive eye examination	$10 Copay	$40

FRAMES once every two plan years	IN-NETWORK - Member Cost	OUT-OF-NETWORK - Reimbursement
$150 Allowance	$0 Copay	$66

Allowance is on any available frame at provider location. Also included is 20% off balance over the $150 allowance.

LENSES once every plan year	IN-NETWORK - Member Cost	OUT-OF-NETWORK - Reimbursement
Single | BiFocal | TriFocal | Lenticular	$25 Copay | all |	$40 | $60 | $80 | $80
Progressive Std:	$90 Copay	$60 All Tiers
Progressive Prem: Tiers 1|2|3|4*	$110 | $120 | $135 |$90* Copay	$60 All Tiers

*20% off charge less $120 allowance on Tier 4

CONTACTS* once every plan year	IN-NETWORK - Member Cost	OUT-OF-NETWORK - Reimbursement
$150 Allowance - Conventional	$0 Copay	$120
$150 Allowance - Disposable	$0 Copay	$120
Fit and Follow-up Visit - Standard	$40 MOOP	N/A
Fit and Follow-up Visit - Premium	10% off Retail	N/A
Contacts - Medically Necessary	$0 Copay	$210

*Contacts benefit in lieu of lenses

ADDITIONAL BENEFITS	IN-NETWORK - Member Cost	OUT-OF-NETWORK - Reimbursement
Retinal Imaging Exam	$39 MOOP	N/A
Photochromatic - Non Glass	$75	N/A
Polycarbonate Lens Option Adult	$40	N/A
Polycarbonate Lens Option Child	$0	$32
Scratch Coating Standard Plastic	$0	$12
Tint - Sold or Gradient	$15	N/A
UV Treatment	$15	N/A
Other Lens Options	20% of Retail	N/A

LASIK or PRK Vision Correction -15% Discount @ over 6000 locations nationwide using U.S. Laser Network

Hearing care through Ampliphon, up to 66% off hearing aids

Vision Plan benefits are available through EyeMed's Insight Network which features many of your favorite independent local providers along with complete care at major vision retailers.

Thru an exclusive partnership with EyeMed, HRI Vision includes Walmart's Vision Centers and Sam's Club Optical Centers as a part of our In-Network family for vision materials, along with many of their providers. Locations and providers in your area can be located by checking https://eyedoclocator.eyemedvisioncare.com/hri/en-us