

# Progressive Lenses



## Understanding Progressives

Progressives are multifocal lenses that provide a seamless progression of varied lens powers for different distances. They are an upgrade option for traditional bifocal and trifocal lenses, and create a more natural look for the wearer.

## Superior Vision's Benefit

Superior Vision covers progressive lenses at the provider's in-office retail price for a standard lined *trifocal*. A member chooses any progressive lens at the provider's office. They then pay the difference between their chosen progressive lens and that provider's price for a lined trifocal. Member out-of-pocket costs are often considerably lower than in other plans wherein the progressives are covered at the bifocal level or associated with high co-pays.

## How the Benefit Works

The chart below is an example of a member's out-of-pocket costs for progressive lenses. Note that there are many types and manufacturers of progressive lenses, and prices will vary significantly.

### Superior Vision

\$210 standard progressive  
(\$185) standard trifocal  
(\$5) 20% off overage

\$20 Out-of-Pocket

### Bifocal Level

\$210 standard progressive  
(\$115) standard bifocal  
\$10 co-pay

\$105 Out-of-Pocket

### High Co-pay

\$0 standard progressive  
\$60 co-pay

\$60 Out-of-Pocket

*Based on average national pricing for 2012*

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.

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