

The Port Authority of New York and New Jersey has selected NATIONAL VISION ADMINISTRATORS (NVA) as administrators of the Vision Benefit Program effective January 1, 1998. We have designed this Benefit Program along with NVA, an innovative leader in the field with your convenience in mind. NVA's highly qualified staff will assist you when needed. Please read this brochure completely and keep it for future reference.

HOW TO OBTAIN YOUR BENEFITS

NVA has a network of participating Ophthalmologists, Optometrists, and Opticians to serve you. A directory of local participating providers will be supplied to each eligible employee.

When making your appointment with an NVA Participating Provider, please notify them that your coverage is administered by NVA and sponsored by The Port Authority of New York and New Jersey. When you arrive for your vision care appointment, simply present your NVA Vision Care identification card. You do not need to obtain a vision claim form. The provider will telephone NVA to verify your vision care eligibility and inform you of your eligibility status prior to rendering services. To verify benefit eligibility yourself prior to scheduling your eye care appointment, you may contact NVA's Customer Service Department at the following toll free number 1-800-672-7723.

PARTICIPATING PROVIDERS

If you use a Participating Provider your eye exam will be covered in full. If corrective eyewear is necessary, you will be covered up to the plan allowance for lenses, frames or contact lenses after meeting a \$25.00 materials deductible. Any costs exceeding the plan allowance are the responsibility of the patient.

ELIGIBILITY

EMPLOYEES: Eligibility for and termination of benefits under this vision care plan is determined by the same rules that apply to your other health care benefits. Employees who have elected to waive any Port Authority Health Coverage can still use vision benefits if desired. Benefits become effective on the 31st day after starting employment.

DEPENDENTS are defined as the spouse, unmarried dependent children through the end of the year in which they turn 19; unmarried dependent children who are full-time students through the end of the year in which they turn 26.

HOW OFTEN BENEFITS ARE PROVIDED

EXAMINATION: Once every calendar year

LENSES: Once every calendar year

FRAMES: Once every 2 calendar years

CONTACT LENSES: Once every calendar year

This benefit includes disposables and is available in lieu of the lenses and frames benefit. (When contact lenses are selected the frame benefit is depleted for the following 24 months).

COVERED BENEFITS

VISION EXAMINATION: A complete analysis of eyes and related structures; prescribing corrective lenses as needed.

LENSES: To correct vision problems - lenses may be plastic or impact resistant glass.

FRAMES: The plan offers a wide selection of frames, at no cost to you after the materials deductible is met.

CONTACT LENSES: The plan will contribute an allowance towards the purchase of contacts. (In lieu of lenses and frames.)

Medically Necessary Contacts: This enhanced allowance (within the plan limits) will be considered for payment by NVA when an NVA Participating Provider secures prior authorization for the following conditions: a) Following cataract surgery, b) To correct extreme visual acuity problems that cannot be corrected to 20/70 with spectacle lenses, c) Anisometropia, d) Keratoconus.

VISION SERVICES AND MATERIALS THAT ADD EXTRA COSTS

This plan is designed to cover your basic visual needs rather than cosmetic materials. Extra materials that are not covered by the Plan may be purchased through the NVA participating doctor at a controlled cost.

Lenses - The wholesale cost plus 25%.

Example: Gradient Tint wholesale cost \$10.00 plus 25% (\$2.50) = \$12.50

Frames - the difference between the wholesale cost of the frame and the maximum allowance plus 20% of the difference.

Example: \$60.00 wholesale cost - \$40.00 plan allowance = \$20.00 difference. \$20.00 difference + (20%) \$4.00 = \$24.00.

Photochromatic (gray and brown) light or dark; Tinted (other than Pink #1 or #2), gradient or fashion colors; Progressive or no-line multifocals; A frame costing more than the plan allowance; Coatings: Mirror, Anti-reflective, Super A.R., Color, Edge, Ultra Violet; Polish edges; Smart Segment; Scratch resistant (lab or manufacturer applied); Rimless; Polycarbonate; Prescription Sunglasses.

NON-COVERED ITEMS

There are no benefits for professional services or materials connected with:

Medical or surgical treatments (These may, however, be covered under your Medical Benefit Plan); Drugs or medications (These may, however, be covered by your Prescription Drug Plan); Non-prescription lenses including sunglasses; Examinations or materials not listed as a covered service; Replacement of lost, stolen, broken, or damaged lenses; Services or materials provided by Federal, State, Local Government or Worker's Compensation; Examination, procedures training or materials not listed; Industrial 3(mm) safety lenses and safety frames with side shields; Parts or repair of frame.

NON-PARTICIPATING PROVIDERS

If you select a non-participating provider you must pay the provider's full fee and obtain an itemized receipt which must contain the following information:

- a) Cardmember's Identification Number
- b) Patient's name
- c) Date service began
- d) The services and materials you received.
- e) Signature of employee or spouse

Mail to:

NVA
 P.O. Box 2187
 Clifton, NJ 07013

NON-PARTICIPATING REIMBURSEMENT SCHEDULE

Vision Examination, up to	\$32.00
Tonometry	\$ 3.00
MATERIALS (pair)	
Single Vision Lenses, up to	\$15.00
Bifocal Lenses, up to	\$25.00
Trifocal Lenses, up to	\$35.00
Lenticular Lenses, up to	\$60.00
Frames, up to	\$40.00
CONTACT LENSES	
Contact Lenses, with exam up to	\$75.00
Including Disposables	
Medically Necessary Contacts, up to the enhanced plan allowance.	

THERE IS NO ASSURANCE THE NON-PARTICIPATING REIMBURSEMENT SCHEDULE WILL COVER THE ENTIRE COST OF THE EXAMINATION, LENSES, FRAMES OR CONTACTS.

This brochure is written in layman's language for your convenience. It is not intended to interpret,

extend, or change the rules and regulations of the plan. Should any differences arise in interpretation between the plan and this brochure, the plan shall govern.

Any and all questions or requests for information should be directed to:

National Vision Administrators
 P.O. Box 2187
 Clifton, NJ 07013
 Toll Free Line 800-672-7723

THE PORT AUTHORITY

OF NY & NJ



Administered by:



National Vision Administrators

Effective: 01/01/98