## VISION INSURANCE COMPARISON

UNIVERSITY OF MICHIGAN
HEALTH-SPARROW
MICHIGAN MEDICINE

Non-Union, IUE, SEIU S&T January 1, 2025

| Annual Deductible Preventative Vision Exams Prescription Glasses Frame Lenses                                 | \$10 copay \$25 copay \$130 frame allowance\ \$150 featured frames allowance Available every other year Included in above copay  Since  |  | 100% Covered \$25 copay \$200 allowance for frames \$220 featured frames allowance Included in above copay  |
|---|---|--|---|
| Preventative Vision Exams Prescription Glasses Frame  | \$25 copay \$130 frame allowance\ \$150 featured frames allowance Available every other year Included in above copay  | 100% Covered \$25 copay \$150 frame allowance \$170 featured frames allowance Included in above copay gle vision, lined bifocal and lined trifo                      | \$25 copay<br>\$200 allowance for frames<br>\$220 featured frames allowance<br>Included in above copay  |
| Vision Exams Prescription Glasses Frame   | \$25 copay \$130 frame allowance\ \$150 featured frames allowance Available every other year Included in above copay  | \$25 copay \$150 frame allowance \$170 featured frames allowance Included in above copay gle vision, lined bifocal and lined trifo                                   | \$25 copay<br>\$200 allowance for frames<br>\$220 featured frames allowance<br>Included in above copay  |
| Prescription Glasses Frame  | \$25 copay \$130 frame allowance\ \$150 featured frames allowance Available every other year Included in above copay  | \$25 copay \$150 frame allowance \$170 featured frames allowance Included in above copay gle vision, lined bifocal and lined trifo                                   | \$25 copay<br>\$200 allowance for frames<br>\$220 featured frames allowance<br>Included in above copay  |
| Frame   | \$130 frame allowance\<br>\$150 featured frames allowance<br>Available <u>every other</u> year<br>Included in above copay   | \$150 frame allowance<br>\$170 featured frames allowance<br>Included in above copay<br>gle vision, lined bifocal and lined trifo                                     | \$200 allowance for frames<br>\$220 featured frames allowance<br>Included in above copay  |
| Frame   | \$150 featured frames allowance Available every other year Included in above copay  | \$170 featured frames allowance<br>Included in above copay<br>gle vision, lined bifocal and lined trifo  | \$220 featured frames allowance<br>Included in above copay  |
| Lenses  | Sin   |  |   |
|   | Single vision, lined bifocal and lined trifocal. Polycarbonate Lenses for children Every calendar year Included in above copay  |  |   |
| Lens Enhancements   | Scratch Resistant Coating;<br>\$17 - \$33<br>Standard Progressive Lenses:<br>\$0 copay<br>Premium / Custom Progressive<br>Lenses: \$95 - \$175 copay<br>Anti-reflective coating:<br>\$41 - \$85 copay         | Scratch Resistant Coating: \$0 copay Standard Progressive Lenses: \$0 copay Premium/Custom Progressive Lenses: \$50 copay Anti-reflective coating: \$41 - \$85 copay | Scratch Resistant Coating: \$0 copay Standard Progressive Lenses: \$0 copay Premium/Custom Progressive Lenses: \$25 copay Anti-reflective coating: \$25 copay |
| Light Care-ready made non-prescription sunglasses or ready-made non-prescription blue light filtering glasses | \$130 allowance (in lieu of prescription glasses or contacts)   | \$150 allowance (in lieu of prescription glasses or contacts)  | \$200 allowance (in lieu of prescription glasses or contacts)   |
| Contact Lenses<br>(Instead of Glasses)  | Up to \$60 copay  | Up to \$60 copay   | Up to \$60 copay  |
| Contact Lenses  | \$130 allowance for contacts Contact lens fitting (fitting and evaluation) Every calendar year Included in above copay  | \$150 allowance for contacts Contact lens fitting (fitting and evaluation) Every calendar year Included in above copay   | \$200 allowance for contacts Contact lens fitting (fitting and evaluation) Every calendar year Included in above copay  |
| Diabetic Eyecare Plus<br>Program  | \$20 copay  | \$20 copay   | \$20 copay  |
| Diabetic Eyecare Plus<br>Program  | Services related to diabetic eye disease, glaucoma, and age-related macular degeneration. Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. |  |   |
|   | Ex  | rtra Savings   |   |
| Glasses and Sunglasses  | 20% savings on additional glasses and sunglasses  |  |   |
| Retinal Screening   | No more   | than a \$39 copay on routine retinal so  | creening  |
| Laser Vision Correction   | Average 15% off the regular price or 5% off the promotional price.  Discounts only available from contracted facilities   |  |   |
| Provider Expansion  | Walmart and Costco frame allowance \$130  | Walmart and Costco frame<br>allowance \$150  | Walmart and Costco frame allowance \$200  |
|   | Monthly Rates   |  |   |
| Full Time   | Bronze Plan   | Silver (Base) Plan   | Gold (Buy Up) Plan  |
| Team Member Only  | \$0.50  | \$2.33   | \$10.76   |
| Two Person  | \$6.00  | \$14.93  | \$29.08   |
| Family  | \$14.47   | \$23.60  | \$51.41   |
| Part Time   |   | ,  |   |
| Team Member Only  | \$2.50  | \$4.33   | \$12.76   |
| Two Person  | \$8.00  | \$16.93  | \$31.08   |
| Family  | \$16.47   | \$25.60  | \$53.41   |
| COBRA Rates   | 720.17  | Ç20.00   | Ţ   |
| Team Member Only  | \$5.61  | \$7.48   | \$16.08   |
| Two Person  | \$11.22   | \$20.33  | \$34.76   |
| Family  | \$19.86   | \$29.17  | \$57.54   |

This is a summary of *in-network* benefits provided by each carrier. Please refer to the Summary Plan Description for detailed information. Should any questions arise, contracts in effect will take precedence.