

What's in it for me?

Options. It's simple really. We're dedicated to helping you see clearly – and that's why we've built a network that gives you lots of choices and flexibility. You can choose from thousands of independent and retail providers to find the one that best fits your needs and schedule. No matter which one you choose, our plan is designed to be easy-to-use and help you access the care you need. Welcome to EyeMed.



Benefits Snapshot	With EyeMed	Out-of-Network Reimbursement
Exam with dilation as necessary (Once every 12 months)	\$10 Co-pay	Up to \$45
Frames (Once every 12 months)	\$0 Co-pay; \$170 allowance; 80% of charge over \$170	Up to \$70
Single Vision Lenses (Once every 12 months) Or Contacts (Once every 12 months)	\$20 Co-pay \$0 Co-pay; \$150 allowance; plus balance over \$150	Up to \$45 Up to \$105

And now it's time for the breakdown . . .

Here's an example of what you might pay for a pair of glasses with us vs. what you'd pay without vision coverage. So, let's say you get an eye exam and choose a frame that costs \$163 with single vision lenses that have UV and scratch protection. Now let's see the difference...

**85%
SAVINGS
with us***

With EyeMed	Without Insurance**
Exam \$10 Co-pay	Exam \$106
Frame \$163 -\$170 allowance \$0 -\$0.00 (20% discount off balance) \$0.00	Frame \$163
Lens \$20 Co-pay \$15 UV treatment add-on +\$15 Scratch coating add-on \$50	Lens \$78 \$23 UV treatment add-on +\$25 Scratch coating add-on \$126
Total \$60.00	Total \$395



Download the EyeMed Members App

It's the easy way to view your ID card, see benefit details and find a provider near you.



*This is a snapshot of your benefits. Actual savings will depend on provider, frame and lens selections. **Based on industry averages.



New Castle County - Option 2

SUMMARY OF BENEFITS

Additional discounts

40% OFF

Complete pair of prescription eyeglasses

20% OFF

Non-prescription sunglasses

20% OFF

Remaining balance beyond plan coverage

These discounts are for in-network providers only

Take a sneak peek before enrolling

- You're on the INSIGHT Network
- For a complete list of **in-network** providers near you, use our **Enhanced Provider Locator** on www.eyemed.com or call **1-866-804-0982**.
- For Lasik providers, call **1-877-5LASER6**.

Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement
Exam With Dilation as Necessary	\$10 Co-pay	Up to \$45
Retinal Imaging	Up to \$39	N/A
Frames	\$0 Co-pay; \$170 allowance; 80% of charge over \$170	Up to \$70
Standard Plastic Lenses		
Single Vision	\$20 Co-pay	Up to \$45
Bifocal	\$20 Co-pay	Up to \$65
Trifocal	\$20 Co-pay	Up to \$85
Standard Progressive Lens	\$70 Co-pay	Up to \$65
Premium Progressive Lens ^A	\$90 Co-pay - \$115 Co-pay	
Tier 1	\$90 Co-pay	Up to \$65
Tier 2	\$100 Co-pay	Up to \$65
Tier 3	\$115 Co-pay	Up to \$65
Tier 4	\$70 co-pay, 80% of charge less \$120 Allowance	Up to \$65
Lenticular	\$20 Co-pay	Up to \$85
Lens Options (paid by the member and added to the base price of the lens)		
UV Treatment	\$15	N/A
Tint (Solid and Gradient)	\$15	N/A
Standard Plastic Scratch Coating	\$15	N/A
Standard Polycarbonate	\$40	N/A
Standard Polycarbonate - Kids under 19	\$0	Up to \$5
Standard Anti-Reflective Coating	\$45	N/A
Premium Anti-Reflective Coating ^A	\$57 - \$68	N/A
Tier 1	\$57	N/A
Tier 2	\$68	N/A
Tier 3	80% of charge	N/A
Photochromic/Transitions	\$75	N/A
Polarized	20% off retail price	N/A
Other Add-Ons and Services	20% off retail price	N/A
Contact Lens Fit and Follow-Up (Contact lens fit and two follow up visits are available once a comprehensive eye exam has been completed)		
Standard Contact Lens Fit & Follow-Up	Up to \$55	N/A
Premium Contact Lens Fit & Follow-Up	10% off retail	N/A
Contact Lenses		
Conventional	\$0 Co-pay; \$150 allowance; 15% off balance over \$150	Up to \$105
Disposable	\$0 Co-pay; \$150 allowance; plus balance over \$150	Up to \$105
Medically Necessary	\$0 Co-pay, Paid-in-Full	Up to \$210
Laser Vision Correction		
Lasik or PRK from U.S. Laser Network	15% off the retail price or 5% off the promotional price	N/A
Frequency		
Examination	Once every 12 months	
Lenses or Contact Lenses	Once every 12 months	
Frame	Once every 12 months	

^APremium progressives and premium anti-reflective designations are subject to annual review by EyeMed's Medical Director and are subject to change based on market conditions. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. Benefits are not provided from services or materials arising from: 1) Orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; 2) Medical and/or surgical treatment of the eye, eyes or supporting structures; 3) Any eye or Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment; Safety eyewear; 4) Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; 5) Plano (non-prescription) lenses; 6) Non-prescription sunglasses; 7) Two pair of glasses in lieu of bifocals; 8) Services or materials provided by any other group benefit plan providing vision care 9) Services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order. 10) Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available. Benefits may not be combined with any discount, promotional offering, or other group benefit plans. Standard/Premium Progressive lens not covered-fund as a Bifocal lens. Standard Progressive lens covered-fund Premium Progressive as a Standard. Underwritten by Combined Insurance Company of America, 5050 Broadway, Chicago, IL 60640, except in New York. CICA Form # VN P63007 0801. The Certificate of Insurance is on file with your employer. Benefit allowance provides no remaining balance for future use within the same benefit year. Fees charged for a non-insured benefit must be paid in full to the Provider. Such fees or materials are not covered.



eyemed.com

We've got you covered

We understand, everybody is different, so if you prefer an independent doctor or a retail provider with extended evening and weekend hours, there's an option for you. We've built a network to give our members choices. So many choices that we can't fit them all on this page, so visit eyemed.com or scan the QR code with your smartphone to search our complete list of participating providers.

Locations near 19720 for the InSight network

- LENSCRAFTERS
4514 KIRKWOOD HWY
WILMINGTON, DE 19808
302-998-0484
- TARGET OPTICAL
1900 DEPTFORD CENTER RD
WOODBURY, NJ 08096
856-401-9453
- JCPENNEY OPTICAL
CHRISTIANA MALL
606 CHRISTIANA MALL
RT 7 AND I 95
NEWARK, DE 19702
302-368-5054
- PEARLE VISION
100 EVERGREEN DR STE 117
GLEN MILLS, PA 19342
610-558-1033
- SEARS OPTICAL
PRICES CORNER MALL
3240 KIRKWOOD HWY
WILMINGTON, DE 19808
302-995-9351
- LENSCRAFTERS
CHRISTIANA MALL
709 CHRISTIANA MALL
NEWARK, DE 19702
302-456-5850
- SEARS OPTICAL
CONCORD MALL
4737 CONCORD PIKE
WILMINGTON, DE 19803
302-477-3460
- LENSCRAFTERS
CONCORD MALL
4737 CONCORD PIKE STE 110
WILMINGTON, DE 19803
302-479-0011
- SEARS OPTICAL
GRANITE RUN MALL
1067 W BALTIMORE PIKE
MEDIA, PA 19063
610-565-3416
- JCPENNEY OPTICAL
1067 W BALTIMORE PIKE
MEDIA, PA 19063
610-565-9564
- KAREN OPTICAL CO.
106 PENN MART SHOPPING CTR
NEW CASTLE, DE 19720
302-322-4658
- EPSTEIN EYE ASSOCIATES
169 CHRISTIANA RD
NEW CASTLE, DE 19720
302-322-4444
- THERESA FLEMING OD PC
101 N BROADWAY
PENNSVILLE, NJ 08070
856-678-2288
- JOHN B CUDLIPP OD
681 S BROADWAY
PENNSVILLE, NJ 08070
856-935-3937
- JOSEPH G GOLDBERG OD
801 E NEWPORT PIKE
WILMINGTON, DE 19804
302-999-1286
- OAKLEY CHRISTIANA MALL
138 CHRISTIANA MALL STE 1454
NEWARK, DE 19702
302-731-1892
- WILMINGTON OPTICAL
616 N MARKET ST
WILMINGTON, DE 19801
302-654-0530
- SPECS FOR LESS
811 N MARKET ST STE A
WILMINGTON, DE 19801
302-654-1466
- DELAWARE OPHTHALMOLOGY CO
1941 LIMESTONE RD STE 120
WILMINGTON, DE 19808
302-479-3937
- STEFAN S O'CONNOR MD
2055 LIMESTONE RD STE 103
WILMINGTON, DE 19808
302-992-0238
- ADVANCED EYE CARE PA
213 GREENHILL AVE
WILMINGTON, DE 19805
302-656-8867
- HALPERN EYE ASSOCIATES
4605 KIRKWOOD HWY STE A
WILMINGTON, DE 19808
302-734-5861
- DELAWARE VISION ACADEMY
3105 LIMESTONE RD STE 102
WILMINGTON, DE 19808
302-998-1395
- SPECS FOR LESS
4520 KIRKWOOD HWY
WILMINGTON, DE 19808
302-998-5001
- SIMON EYE ASSOC
912 N UNION ST
WILMINGTON, DE 19805
302-655-8180
- KAREN OPTICAL
1207 N SCOTT ST STE 2
WILMINGTON, DE 19806
302-428-9900
- DR RONALD S POGACH OD
5503 KIRKWOOD HWY
WILMINGTON, DE 19808
302-994-3300
- ALLAN TOCKER & ASSOC
5151 W WOODMILL DR STE 19
WILMINGTON, DE 19808
302-995-9060
- DOUGLAS C DEMELLO OD & ASSO
1601 DELAWARE AVE
STE 2C TROLLEY SQ
WILMINGTON, DE 19806
302-652-5400
- DELAWARE EYE CARE CTR
1721 PULASKI HWY
BEAR, DE 19701
302-836-5410
- HALPERN EYE ASSOC
1237 QUINTILIO DR
GOVENORS SQUARE PLAZA 2
BEAR, DE 19701
302-838-0800
- DOUGLAS J LAVENBURG
1 CENTURIAN DR STE 114
NEWARK, DE 19713
302-993-0722
- MICHAEL BROSMAN MD LLC
2600 GLASGOW AVE STE 106
NEWARK, DE 19702
302-655-3321
- BOSCOVS OPTICAL
361 W MAIN ST
CHRISTIANA, DE 19702
302-738-4098
- BRANDYWINE EYE CENTER
2600 GLASGOW AVE STE 206
NEWARK, DE 19702
302-832-0700
- SIMON EYE ASSOCIATES
4001 KENNETT PIKE STE 128
WILMINGTON, DE 19807
302-239-1933
- SIMON EYE ASSOCIATES
116 FOX HUNT DR # 118
BEAR, DE 19701
302-832-1500
- KAREN OPTICAL
4750 LIMESTONE RD
PIKE CREEK SHOP CTR
WILMINGTON, DE 19808
302-998-0551
- VISION CENTER OF DELAWARE
317 E MAIN ST
NEWARK, DE 19711
302-737-5777
- DELEWARE EYE CARE
333 E MAIN ST
NEWARK, DE 19711
302-368-9105
- HOWARD B STROMWASSER OD
210 SUBURBAN DR
NEWARK, DE 19711
302-368-4424
- EYEWORKS AT FAIRFAX
FAIRFAX SHPG CTR
2205 CONCORD PIKE
WILMINGTON, DE 19803
302-655-1952
- SIMON EYE ASSOCIATES
5301 LIMESTONE RD STE 128
WILMINGTON, DE 19808
302-239-1933
- BOSCOVS OPTICAL
4737 CONCORD PIKE
WILMINGTON, DE 19803
302-478-5393

Eye exams offered by DPA/DTA or DEA-certified optometrists and ophthalmologists. All certifications are verified by and NCQA-accredited credentials verification organization.





Go ahead, be choosy

They say variety is the spice of life, and we couldn't agree more. We are happy to offer our members a variety of in-network choices that include thousands of optometrists, ophthalmologists and opticians throughout the United States and Puerto Rico.

Wherever you are, we've got you covered. For a complete list of participating providers, visit us at eyemed.com

