

ESC-20 Benefit Cooperative

The Answers are Clear

- Q: How do I find an in-network provider?
A: Go to **SuperiorVision.com** and use the Locate Provider tool. It lists all of the providers within the network and includes the services that each offers.
- Q: What services are covered by my plan?
A: Your Schedule of Benefits contains detailed information on the services covered by your specific plan. You can also log in at **SuperiorVision.com** to view your eligibility and benefits.
- Q: Do I need to pay my **in-network** provider?
A: If you have co-pays, these are paid to your provider at the time of your visit. You are also responsible for paying the provider directly for all non-covered items and/or any amount over the benefit allowance, less any available discount. The in-network provider is responsible for submitting the claim for the covered benefit to us—when you access services from an in-network provider there is no claim for you to submit.
- Q: Can I use an **out-of-network** provider?
A: Yes. If you choose to see an out-of-network provider, **call Customer Service to receive an eligibility verification number before your appointment.** You are responsible for submitting a member reimbursement claim form—along with a detailed receipt—to receive the applicable out-of-network reimbursement outlined in your Schedule of Benefits.
- Q: May I go to one provider for the eye exam and another provider for the eyewear?
A: Yes. You choose how you'd like to use your benefit.

Customer Service
SuperiorVision.com
contactus@superiorvision.com
800.507.3800
11101 White Rock Road
Rancho Cordova, CA 95670

Claims Administration
P.O. Box 967
Rancho Cordova, CA 95741

Feast Your Eyes on This

Thank you for choosing Superior Vision. **Your ID card is attached below.** When accessing services from an in-network provider let the provider know you are a Superior Vision member or show them your ID card.

You now have access to a **broad network** of independent optometrists and ophthalmologists, as well as a large number of national and regional retail optical chains.

See the Possibilities

Learn about your vision benefits and check your eligibility status by logging in at **SuperiorVision.com**, where you can also print copies of your ID card.

You only need the one ID card and member ID number for you and your dependents. And, while it isn't necessary to show your card to an in-network provider to receive services, it is helpful for the provider to see it.

Get Started:

- Step 1:** Choose whether you will use an in-network or out-of-network provider. By visiting an in-network provider you maximize your benefits. You may see an out-of-network provider, but your out-of-pocket expenses will most likely be greater.
- Step 2:** Locate an in-network provider at **SuperiorVision.com** or call Customer Service to verify that your current provider is in-network.
- Step 3:** Visit the provider of your choice—and see yourself healthy!

Disclaimer: All final determinations of coverage are governed by the Schedule of Benefits for your vision plan. Check with your Benefits Administrator or Human Resources department if you have questions about what is covered by your plan.

SUPERIOR VISION 
See yourself healthy.

Superior National Network

ESC-20 Benefit Cooperative
Grp# 28888

Name: _____

Customer Service: 800.507.3800 SuperiorVision.com

Administered by: Superior Vision Services, Inc.
Underwritten by: National Guardian Life Insurance Company