

PARTNERS **FOR HEALTH**



2027 Vision Plan Handbook State of Tennessee

PLAN BENEFITS EFFECTIVE JAN. 1, 2027

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INTRODUCTION

The State of Tennessee Group Insurance Program offers two vision insurance options, Basic and Expanded. Both plans provide different levels of benefits towards an eye exam for enrolled members and benefits towards eyeglasses or contacts. The differences for in-network benefits are summarized below, but please refer to the summary of benefit pages for full details of each plan.

Basic: The Basic Plan covers the eye exam in full after a \$10 copay. In addition the Basic Plan covers the frame allowance for the first \$105 of the frame cost and 20% off the cost above the allowance. Or, you can elect to use the \$105 allowance towards contact lenses. Please note that the exam and lens frequency is once every calendar year and once every two calendar years for frames.

Expanded: The Expanded Plan covers the eye exam in full with no copay. The frame allowance is \$150 for the Expanded Plan every calendar year and 20% off the cost above the allowance. The contact lens benefit for the expanded plan is \$150 towards contacts. In addition, the Expanded Plan has several additional discounts or fixed costs on certain add ons. For example, progressive lenses (no-line bifocals) have fixed copays depending on the level that you and your provider select.

Please note, additional discounts above the plan coverage are not available with all providers.

EyeMed Customer Service can be contacted at: 1.855.779.5046 Monday through Friday 7 a.m. - 10 p.m. CT and Sunday 10 a.m. - 7 p.m. CT. Additional information on the vision plans may also be found on the EyeMed website at: eyemed.com/stateoftn.

At this time, we do not coordinate benefits so all claims will be processed as primary. Our goal is to provide maximum benefit to our members. Because of this, we're able to simplify the administrative process for our network providers and offer faster turnaround time on our claims processing for members.

To be eligible for coverage, an employee must be employed by an agency that is participating in the State of Tennessee Voluntary Group Vision Insurance Plan, and a retiree must retire from an agency that is participating in the state vision insurance plan at the time of the retirement and continues to offer the state vision insurance plan. An employee or retiree's participation in the State Group Vision Insurance Plan is required for participation of eligible dependents, EXCEPT when dependents are allowed to remain enrolled in the State Group Vision Insurance Plan due to the retiree's death or applicable COBRA regulations. Participation by those enrolled in the State Group Vision Insurance Plan is on a calendar year basis, and enrollment may only be changed or canceled by the subscriber during the Annual Enrollment Period for the beginning of the next calendar year or if they experience an event permitting Mid-Year Enrollment or Mid-Year Cancellation of Coverage as provided in the Certificate of Coverage.

Summary of benefits

Effective January 2027



40% OFF

additional complete pair
of prescription eyeglasses*



20% OFF

non-covered items, including
non-prescription sunglasses*

Find an eye doctor

(Insight + Walmart Network)

- 855.779.5046
- eyemed.com/stateoftn
- EyeMed App
- For LASIK, call 1.800.988.4221

Heads up

You may have additional benefits.
Log into eyemed.com/stateoftn
to see all plans included with your benefits.



Vision Care Services	In-network Member Cost	Out-of-network Member Reimbursement
EXAM SERVICES	-	-
Exam	\$10 copay	Up to \$40
Retinal Imaging	Up to \$39	Not covered
CONTACT LENS FIT AND FOLLOW-UP	-	-
Fit and Follow-up – Standard	\$40 copay; contact lens fit and two follow-up visits	Up to \$5
Fit and Follow-up – Premium	\$50 copay	Up to \$5
FRAME	-	-
Frame	\$0 copay; 20% off balance over \$105 allowance	Up to \$55
STANDARD PLASTIC LENSES	-	-
Single Vision	\$20 copay	Up to \$55
Bifocal	\$20 copay	Up to \$55
Trifocal	\$20 copay	Up to \$55
Lenticular	\$20 copay	Up to \$90
Progressive – Standard	\$90 copay	Up to \$55
Progressive – Premium Tier 1-4	\$110/\$140/\$155/\$225	Up to \$55

Summary of benefits

Effective January 2027

Vision Care Services	In-network Member Cost	Out-of-network Member Reimbursement
LENS OPTIONS	-	-
Anti Reflective Coating – Standard	\$45 copay	Up to \$5
Anti Reflective Coating – Premium Tier 1-3	\$57/\$68/\$85	Up to \$5
Photochromic – Non-Glass	\$75	Not covered
Polycarbonate – Standard	\$40	Not covered
Polycarbonate – Standard < 19 years of age	\$0 copay	Up to \$10
Scratch Coating – Standard Plastic	\$15	Not covered
Tint – Solid and Gradient	\$15	Not covered
UV Treatment	\$15	Not covered
Polarized	\$90	Up to \$5
All Other Lens Options	20% off retail price	Not covered
CONTACT LENSES	-	-
Contacts – Conventional	\$0 copay; 15% off balance over \$105 allowance	Up to \$75
Contacts – Disposable	\$0 copay; 100% of balance over \$105 allowance	Up to \$75
Contacts – Medically Necessary	\$155 allowance	Up to \$80
LOW VISION	-	-
Low Vision Supplemental Testing	\$300 allowance	Up to \$300
Low Vision Aids	\$300 allowance	Up to \$300
OTHER	-	-
Hearing Care from Amplifon Network	Up to 66% off hearing aids; call 1.877.203.0675	Not covered
LASIK or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1.800.988.4221	Not covered

Summary of benefits

Effective January 2027

FREQUENCY	ALLOWED FREQUENCY - ADULTS	ALLOWED FREQUENCY - KIDS
Exam	Once every calendar year	Once every calendar year
Frame	Once every 2 calendar years	Once every 2 calendar years
Lenses	Once every calendar year	Once every calendar year
Contact Lenses	Once every calendar year	Once every calendar year
Low Vision Supplemental Examination on Vision Aids	Once every 2 calendar years	Once every 2 calendar years
Low Vision Aids	Once every 2 calendar years	Once every 2 calendar years

(Plan allows member to receive either contacts and frame, or frames and lens services)

*Additional discounts above the plan coverage are not available with all providers.

EyeMed reserves the right to make changes to the products available on each tier. All providers are not required to carry all brands on all tiers. For current listing of brands by tier, call 866.939.3633. No benefits will be paid for services or materials connected with or charges arising from: medical or surgical treatment, services or supplies for the treatment of the eye, eyes or supporting structures; Refraction, when not provided as part of a Comprehensive Eye Examination; 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; orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; any Vision Examination or any corrective Vision Materials required by a Policyholder as a condition of employment; safety eyewear; solutions, cleaning products or frame cases; non-prescription sunglasses; plano (non-prescription) lenses; plano (non-prescription) contact lenses; two pair of glasses in lieu of bifocals; electronic vision devices; 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; or lost or broken lenses, frames, glasses, or contact lenses that are replaced before the next Benefit Frequency when Vision Materials would next become available. Fees charged by a Provider for services other than a covered benefit and any local, state or Federal taxes must be paid in full by the Insured Person to the Provider. Such fees, taxes or materials are not covered under the Policy. Allowances provide no remaining balance for future use within the same Benefit Frequency. Some provisions, benefits, exclusions or limitations listed herein may vary by state. Plan discounts cannot be combined with any other discounts or promotional offers. In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see online provider locator to determine which participating providers have agreed to the discounted rate. Underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, Policy number VC-19, form number M-9083, or Policy number VC-146, form number M-9184, in New York underwritten by Fidelity Security Life Insurance Company of New York, Policy Number VCN-1, form number MN-1, or Policy Number VCN-19, form number MN-28. This is a snapshot of your benefits. The Certificate of Insurance is on file with your employer.

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Fit and Follow-up – Standard	\$35 copay; contact lens fit and two follow-up visit	Up to \$20
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FRAME	-	-
Frame	\$0 copay; 20% off balance over \$150 allowance	Up to \$75
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Polarized	\$75	Up to \$5
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CONTACT LENSES	-	-
Contacts – Conventional	\$0 copay; 15% off balance over \$105 allowance	Up to \$100
Contacts – Disposable	\$0 copay; 100% of balance over \$150 allowance	Up to \$100
Contacts – Medically Necessary	\$0 copay; paid-in-full	Up to \$210
LOW VISION	-	-
Low Vision Supplemental Testing	\$300 allowance	Up to \$300
Low Vision Aids	\$300 allowance	Up to \$300
OTHER	-	-
Hearing Care from Amplifon Network	Up to 66% off hearing aids; call 1.877.203.0675	Not covered
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Got questions? We've got answers.

HOW DO I USE MY BENEFITS?

It's a lot easier than other kinds of benefits you might have. Just choose an in-network eye doctor from the Provider Locator on eyemed.com, schedule your visit and go in for care or eyewear. You don't even need your ID card if you don't have it – just give them your name. When you stay in-network, we'll handle all the paperwork.

CAN I VIEW MY EYEMED BENEFITS ONLINE?

Yes, you can view your benefits and do a lot more on our secure member portal – such as print an ID card, check the status of a claim, locate a provider and download an Explanation of Benefits.

HOW DO I GET ON-THE-GO ACCESS?

Download the EyeMed App (App Store or Google Play) to get the same features, plus the ability to save a vision prescription, set an eye exam reminder or save your ID card to your wallet (iOS only).

HOW DO I SUBMIT A CLAIM?

When you see one of our in-network providers, we take care of all the paperwork. If you visit an out-of-network provider AND have out-of-network benefits as part of your plan, you'll need to pay during the visit and submit a claim form online for reimbursement. Remember to upload an itemized paid receipt with your name included.

WILL I GET AN ID CARD? HOW DO I ORDER REPLACEMENTS OR EXTRA CARDS?

We send 2 ID cards in the subscriber's name when you join EyeMed, but you don't have to have it when you visit your eye doctor. If you lose your card or need extras for your family, you can print a replacement on the member portal. Or to pull up a digital version anytime, anywhere, download the EyeMed App through the App Store or Google Play.

HOW DO I FIND AN EYE DOCTOR IN YOUR NETWORK?

Our Provider Locator on eyemed.com/stateoftn has more than 100,000 network providers to choose from. You can filter your search to find ones near you that have the frame brands, hours and services you want most.





DOES EYEMED OFFER ANY ADDITIONAL DISCOUNTS?

We sure do. At participating in-network providers, members get extra savings like 40% off complete additional pair of eyeglasses or 20% off non-prescription sunglasses and accessories. (These discounts are for in-network providers only. Benefits may not be combined with any discount, promotional offering, or other group benefit plans. Additional limitations and exclusions may apply. Log in to member portal for full details.)

Don't like wearing glasses or contacts? No problem. We also offer discounts on LASIK laser vision correction. Learn more about LASIK or call 1.800.988.4221 to find a US Laser Network provider.

HOW CAN I SEE INFORMATION ABOUT MY DEPENDENTS?

If they're under the age of 18, their information will be listed with yours on the member portal. But, due to privacy rules, dependents 18 or older won't be listed there. They'll need to register for their own account.

CAN I USE MY BENEFITS ONLINE?

Absolutely. Apply EyeMed benefits in your shopping cart at many popular online eyewear stores, with free shipping, free returns and no paperwork. Visit any of our online network options:

- lenscrafters.com
- glasses.com
- targetoptical.com
- contactsdirect.com
- ray-ban.com
- oakley.com and more

CAN I USE FSA FUNDS AFTER MY EYEMED BENEFIT IS APPLIED?

Sure. A flexible spending account is great for paying for a variety of health-related out-of-pocket expenses, including vision care. You can use FSA money for the eye exam copay, prescription glasses or contact lenses, supplies such as contact lens solution, even LASIK surgery. Vision care out-of-pocket costs are also eligible for health savings account reimbursement, though these expenses don't count toward your annual deductible. If you are enrolled in a consumer driven health plan, or CDHP, you can't have a general purpose health care FSA, but you may have access to and be able to enroll a limited purpose FSA which is just for vision and/or dental expenses. You may use the funds in your limited purpose FSA after your EyeMed benefit is applied as well, for copayments or coinsurance.

I DON'T WEAR GLASSES AND CAN SEE FINE. WHY DO I NEED AN EYE EXAM?

Getting an eye exam isn't just about needing glasses. It's also about your health. An eye exam can detect eye health problems like glaucoma or cataracts, but it may also help identify signs of serious diseases, like high blood pressure, diabetes and high cholesterol – just to name a few.¹ We talk about the vision/health link a lot at eyesiteonwellness.com.



AT WHAT AGE SHOULD MY CHILD FIRST VISIT THE EYE DOCTOR?

Children should have their first eye exam with an ophthalmologist between 6 months and 1 year of age.² The doctor may check for things like nearsightedness, farsightedness, astigmatism, amblyopia (or “lazy eye”), proper eye movement and eye alignment, and how the eye reacts to light and darkness. They also recommend an exam between the ages of 3 and 5, and every year after that. During these exams, many doctors may do a comprehensive eye exam and vision screening tests, depending on the child’s vision needs. To learn more about your child’s vision, visit eyesiteonwellness.com.

MY CHILD GETS A VISION SCREENING AT SCHOOL. IS THERE STILL A NEED FOR AN EYE EXAM?

A vision screening does not take the place of an eye exam. Generally, they check a child’s ability to see far away and check for color blindness, but a comprehensive eye exam evaluates the entire structure of the eye and also allow the doctor to view nerves and blood vessels, providing a glimpse into a child’s overall health. Eye doctors may also check for farsightedness, which is more common in children.³

HOW OFTEN SHOULD I GET AN EYE EXAM?

Vision changes can happen slowly – you may not even notice it. Annual eye exams are a good rule of thumb unless your doctor suggests more frequent checks; we suggest making it part of your regular preventive care routine.



¹ “20 Surprising Health Problems an Eye Exam Can Catch”; American Academy of Ophthalmology; aao.org; April 17, 2025.

² “Your Child Should Have a Pediatric Eye Exam Early and Often”; Cleveland Clinic; clevelandclinic.org; September 12, 2025.

³ “Farsightedness: What Is Hyperopia?”; American Academy of Ophthalmology; aao.org; July 25, 2025.

A site for sore eyes

GET EXPERT ADVICE YOU CAN USE

Your eyes weigh about one ounce each. They have 2 million working parts. They determine 80% of your memories.

We admit it – we're amazed by your eyes. So strong. So delicate. So necessary. A website entirely focused on their care and well-being just makes sense. So we've collected eye care wisdom and advice from vision experts all in one spot. One eye-friendly, health-savvy, article-packed spot.

Introducing eyesiteonwellness.com

ARTICLES FOR ALL THINGS VISION



HEALTHY VISION

Your precious little peepers are surrounded by danger and disease. But you can protect them. Maybe even make them better. We'll show you how.



VISION BY AGE

Eyes change with time. So do your vision needs. Learn how to look after eyes of all ages.



EYEWEAR STYLE & CARE

What to think of first – and how to make it last. Let's make sure your contacts, glasses or shades fit your life. And your personality. And your look.



VISION TECHNOLOGY

Technology is transforming vision right before our eyes. How does the digital experience do things differently? The answers are right here.

INTERESTING + ACTIVE = INTERACTIVE

What's it like to see with cataracts? Who invented sunglasses? What do round frames say about you? Find these answers and more in our collection of video clips, quizzes, tools and vision simulators.

SEE THE GOOD STUFF

Register on eyemed.com/stateoftn or grab the member app (App Store or Google Play) now

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS®

PEARLE
EST. 1961
VISION

OPTICAL®

eye
Med



In-network is always nearby

EyeMed's Provider Locator makes it easy to find in-network eye doctors close to you.

Find an eye doctor


By location


By doctor


Online & Lasik

Zip code

THE PROVIDER LOCATOR LETS YOU:

- Search by ZIP code, city, provider name or practice
- Filter by distance, hours, languages, accessibility and more
- View detailed provider information, including services offered
- Access maps, directions and contact details
- Schedule your eye exam online at participating providers*

*At participating providers

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GET STARTED TODAY



Scan the QR code or visit
eyemed.com/stateoftn
and select Find a Provider
at the top of the page

ONLINE, IN-NETWORK OPTIONS

There's more in store-online

Shop for frames, contacts and sunglasses the way you want – online or in person. Your vision benefits now include more in-network online options than ever, so you can buy from your computer, smartphone or tablet. It's fast, easy and part of your network.

CONVENIENT ONLINE SHOPPING

Instantly
apply your
in-network
benefits
at checkout



Enjoy free
shipping
and returns

Choose from hundreds of frames and
contacts from your favorite brands like:

LENSCRAFTERS®

OPTICAL®

Ray-Ban®

GLASSES.COM

contactsdirect

OAKLEY

and more...



Don't have a current prescription?

Scan the QR code or visit eyemed.com/stateoftn and select Find a Provider at the top of the page to find an in-network provider near you

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eye
Med



INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS®

PEARLE
VISION

OPTICAL®

Your one-stop shop for all things vision



With Member Web, you can access your member benefits quickly, easily and conveniently.

GET STARTED TODAY



1. Scan the QR code
or visit [eyemed.com/
stateoftn](https://eyemed.com/stateoftn). Click Login

2. New user?

Click Need to register?

3. **Register** using your member ID that can be found on the back of your ID card.

4. **Authenticate your account**

via text or email and set up a secure password

5. **Return anytime** to update your email, password or billing preferences under "Account" on the top navigation



Email address*

Password*

SIGN IN

ONCE YOU'RE LOGGED IN, YOU CAN:

View your vision benefits and eligibility

Explore special offers

Estimate out-of-pocket costs

Find an in-network eye doctor

View or print your ID card

Discover vision health and wellness resources and FAQs



Did you register on the EyeMed App?

Your credentials are the same for Member Web

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Support every step of the way

From the day you enroll to the day you find your favorite frames, EyeMed is here to guide, advise and help you get the most from your vision benefits.

WELCOME KIT

Get started quickly with benefit details, your ID card and a list of nearby in-network eye doctors

MEMBER WEB

Manage your benefits, estimate out-of-pocket costs, view claims, access your ID card and find special offers at eyemed.com/stateoftn

MEMBER OPTED-IN COMMUNICATIONS

Choose how you want to hear from us, so we can stay connected in the way that works best for you.

EYEMED APP

Manage your benefits on the go with the EyeMed App. Find an eye doctor, save your prescription – even schedule a ride to your appointment all from your mobile device.



Stay connected with EyeMed on social media to get health and wellness information

eye
Med



SEE THE GOOD STUFF

Register at
eyemed.com/stateoftn
or download the EyeMed
App from the App Store
or Google Play

PDF-2607-M-343

Vision benefits wherever you go

The EyeMed App makes it simple to manage your vision benefits anytime, anywhere.

EVERYTHING YOU NEED IS IN THE APP

View benefits and eligibility

Track and manage claims

Access your digital ID card

Find in-network eye doctors with
the Provider Locator

Schedule an Uber or Lyft to your
appointment

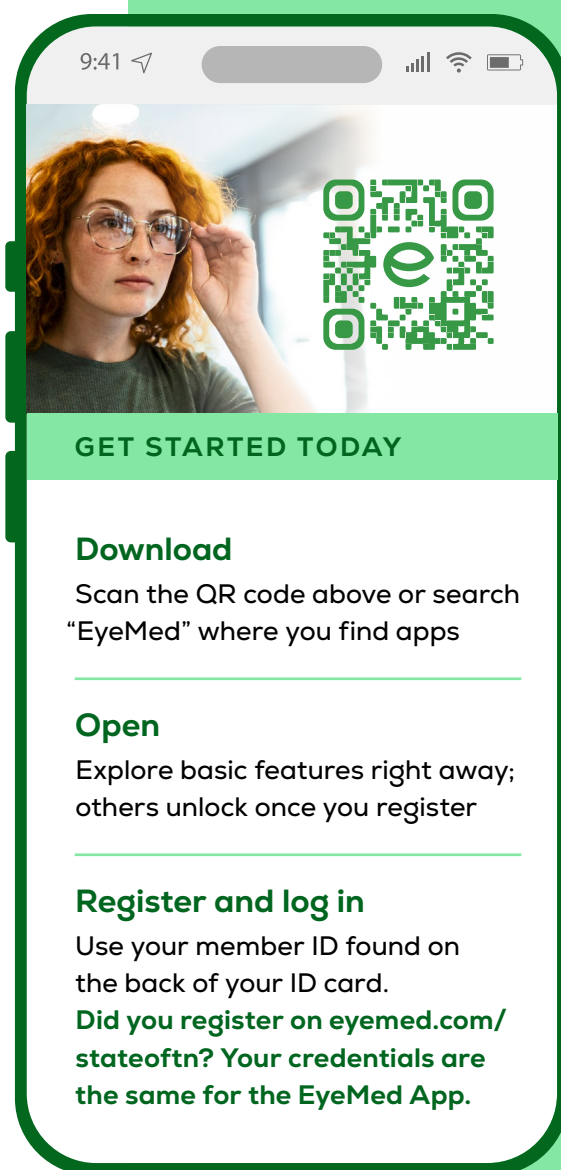
Upload and save your prescription

Get special offers and savings

Set reminders for exams and contact
lens replacements

Explore interactive vision guides
and FAQs

eye
Med



GET STARTED TODAY

Download

Scan the QR code above or search
“EyeMed” where you find apps

Open

Explore basic features right away;
others unlock once you register

Register and log in

Use your member ID found on
the back of your ID card.

**Did you register on eyemed.com/
stateoftn? Your credentials are
the same for the EyeMed App.**

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SPECIAL NOTICES:

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you have a complaint regarding discrimination, please call 615.532.9617.



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