

# JCPS EyeMed Vision vs. State Anthem Vision

## Plan Design Comparison



- **Deductibles** (amount paid before insurance begins paying)

<b>EyeMed Low Plan</b> \$5 per person	<b>Anthem Bronze</b> \$10 per person; \$25 for lenses
<b>EyeMed High Plan</b> \$5 per person	<b>Anthem Silver</b> \$10 per person
	<b>Anthem Gold</b> \$10 per person

EyeMed's low plan is primarily used for an exam only plan.

- **Frames:**
  - EyeMed High Plan: Allowance up to \$150 and 20% discount on balances in excess or not covered.
  - Anthem:
    - Bronze: \$125 with 20% discount on balances in excess or not covered.
    - Silver: \$150 with 20% discount on balances in excess or not covered.
    - Gold: \$150 with 20% discount on balances in excess or not covered.
- **Contact Lenses:**
  - EyeMed High Plan: Allowance up to \$150 and 15% discount on balances in excess or not covered.
  - Anthem:
    - Bronze: \$150 with 15% discount on balances in excess or not covered.
    - Silver: \$150 with 15% discount on balances in excess or not covered.
    - Gold: \$175 with 15% discount on balances in excess or not covered.
- **Lens Options: Members responsibility**
  - EyeMed High Plan: Polycarbonate-\$40, Tint-\$15, Scratch Resistant-\$15, Anti-reflective-\$45, UV coating - \$15
  - Anthem:
    - Bronze: Polycarbonate-\$40, Tint-\$15, Scratch Resistant-\$0, Anti-reflective-\$45, UV coating-\$15
    - Silver: Polycarbonate-\$20, Tint-\$15, Scratch Resistant-\$0, Anti-reflective-\$45, UV coating-\$15
    - Gold: Polycarbonate-\$0, Tint-\$0, Scratch Resistant-\$0, Anti-reflective-\$20, UV coating-\$0
- **Pre-Tax vs. Post-Tax** (payroll deductions)
  - EyeMed plans are deducted from employees payroll PRE-TAX and Anthem plans are POST-TAX. With a \$35,000 annual salary, this equates to an average savings of \$170/year with the PRE-TAX option.