



Government Employees' Benefit Association

Feds' Trusted Financial Partner

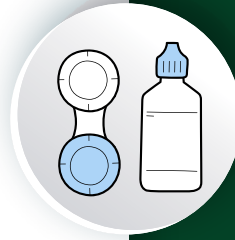
VISION INSURANCE

Enroll Anytime - No need to wait for Open Season!

GEBA's Vision coverage with National Vision Administrators makes protecting your family's vision stress-free and affordable.

Why choose GEBA coverage?

- Affordable rates, no deductible, no waiting periods
- Maintain coverage even if you leave Federal service
- **Dependent child coverage up to age 26**
- GEBA's superior customer service



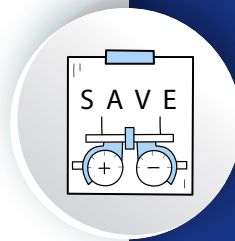
**\$200 Contact Allowance —
Better Than Any FEDVIP Plan**

Enhanced Plan Members will enjoy a \$200 allowance toward contact lenses - an increase from \$150



\$275 Frame Allowance

Enhanced Plan Members will have access to more frame options with an upgrade from \$250



No Deductible

Both the Standard and Enhanced Vision Plans now come with \$0 deductible for affordable care



Easy Online Enrollment

Enroll quickly and securely at
www.GEBA.com/Vision

Phone: (410) 657-8060 or (800) 826-1126 Email: geba@geba.com

1362 Mellon Road, #100, Hanover, MD 21076



Who Can Enroll?

All Federal Employees and retirees, active and retired military, and veterans are welcome to enroll in GEBA's Vision Plan. Choose a plan that covers your spouse/domestic partner and/or children up to age 26.

GEBA Coverage is Portable. Once enrolled, your GEBA membership continues as long as you maintain any GEBA plan or service—even if you retire or separate from Federal service. Enjoy the confidence of knowing your vision is protected, now and for years ahead.



Sponsored Family Members (Extended Family)

At GEBA, **your family is our family.** That's why we extend coverage opportunities to your loved ones beyond your household. Eligible family members include siblings, adult children, parents, in-laws, grandparents, and adult grandchildren.

Learn more at www.GEBA.com/Family



How to Find a Provider (In-Network)

Visit www.e-nva.com

1. Go to "Find Provider"
2. Select "GEBA" as the group/sponsor
3. Enter your zip code and choose your travel radius



How to Access Benefits Information or Replace Your ID Cards

It's easy to manage your vision coverage online with NVA at www.e-nva.com. You can: view your benefits information, track claims, and request an ID card.

Printing ID Cards

1. Click "Subscriber Registration"
2. Enter your Subscriber ID (your GEBA Member ID with three zeros in front—for example, 000123456)
If you don't know your GEBA Member ID, contact GEBA at (410) 657-8060 or (800) 826-1126 and we'll provide it
3. Once logged in, select "Print ID Cards" (left side of the screen, second option)

Note: Your insurance card will be mailed to you within 14–21 business days after your coverage effective date.

Quick Steps to Enroll with GEBA

- **Enroll Online** – Visit www.GEBA.com/Vision
- **Prefer Paper?** – Complete the enclosed Enrollment Form and return it by mail, email, or fax.
- **Get Your Card** – Your insurance card will be mailed to you within 14–21 business days after your coverage effective date.

Important Enrollment Details

- Vision benefits are payable annually. When you enroll, you are committing to one full year of premium payments.
- If you cancel outside of Open Season or a non-life changing event, you must wait one full year before re-enrolling in a GEBA Vision Plan.
- If your coverage is terminated due to non-payment, the same one-year re-enrollment restriction applies.



Why GEBA & National Vision Administrators?

At GEBA, we believe healthy vision is one piece of your overall wellness. That's why we provide vision coverage that's easy to use, affordable, and focused on you and your family.

GEBA partners with National Vision Administrators® (NVA) to bring members access to a nationwide network of nearly 100,000 vision providers. Since 1979, NVA has built a reputation for exceptional service and reliable benefits you can count on.

What are the Benefits and Features? - Benefit Summary¹

For a full overview of our Vision plan and what it offers, visit www.GEBA.com/vision

Benefit Frequency	Standard Plan		Enhanced Plan		
	Participating Provider	Non-Participating Provider	Participating Provider	Non-Participating Provider	
Examination: Once Every 12 Months ¹	Covered 100%	Reimbursement Amt: Up to \$40	NEW! Covered 100%	Reimbursement Amt: Up to \$40	
Retinal Screening	Up to \$39 fixed pricing on a routine retinal screening		Up to \$39 fixed pricing on a routine retinal screening		
Lenses: Once Every 12 Months	Standard Glass or Plastic		Standard Glass or Plastic		
Single Vision	Covered 100%	Up to \$30	Covered 100%	Up to \$30	
Bifocal		Up to \$40		Up to \$40	
Trifocal		Up to \$75		Up to \$75	
Lenticular		Up to \$75		Up to \$75	
Blended Bifocal (Segment)		N/A		N/A	
Solid Tints		N/A		N/A	
Fashion Gradient Tints		N/A		N/A	
UV Coating		N/A		\$12 (fixed price)	N/A
Polycarbonates		100% up to age 19 \$25-\$30 (fixed price for age 19 and over)		N/A	Covered 100%
Progressive Lenses (Tier 1) ²	\$50 (fixed price)	N/A	Covered 100%	N/A	
Progressive Lenses (Tier 2) ²	\$80 (fixed price)	N/A	\$80 (fixed price)	N/A	
Progressive Lenses (Tier 3) ²	\$100 (fixed price)	N/A	\$100 (fixed price)	N/A	
Progressive Lenses (Tier 4) ²	\$120 (fixed price)	N/A	\$120 (fixed price)	N/A	
Progressive Lenses (Tier 5) ²	\$140 (fixed price)	N/A	\$140 (fixed price)	N/A	
Progressive Lenses (Tier 6) ²	\$165 (fixed price)	N/A	\$165 (fixed price)	N/A	
Progressive Lenses (Tier 7) ²	\$190 (fixed price)	N/A	\$190 (fixed price)	N/A	
Progressive Lenses (Tier 8) ²	20% discount	N/A	20% discount	N/A	
Anti-Reflective Coating (Tier 1) ³	\$40 (fixed price)	N/A	\$40 (fixed price)	N/A	
Anti-Reflective Coating (Tier 2) ³	\$50 (fixed price)	N/A	\$50 (fixed price)	N/A	
Anti-Reflective Coating (Tier 3) ³	\$65 (fixed price)	N/A	\$65 (fixed price)	N/A	
Anti-Reflective Coating (Tier 4) ³	\$80 (fixed price)	N/A	\$80 (fixed price)	N/A	
Anti-Reflective Coating (Tier 5) ³	20% discount	N/A	20% discount	N/A	
Photochromatic	N/A	N/A	Covered 100%	N/A	
Photogrey	\$20-30 (fixed price)	N/A		N/A	
Standard Transitions	\$65-\$70 (fixed price)	N/A		N/A	
Standard Scratch Coating	\$10 (fixed price)	N/A		N/A	
Blue Light Blocker	\$40-\$150 (fixed price)	N/A		\$40-\$150 (fixed price)	N/A
Polarized	\$75 (fixed price)	N/A	\$75 (fixed price)	N/A	
High Index	\$55 (fixed price)	N/A	\$55 (fixed price)	N/A	
Frame: Once Every 12 Months	Retail Allowance Up to \$200 (20% discount off balance) ⁴	Up to \$50	NEW! Retail Allowance Up to \$275 (20% discount off balance) ⁴	Up to \$30	
Contact Lenses: Once Every 12 Months	In Lieu of Glasses		In Lieu of Lenses		
Elective Contact Lenses	Up to \$150 Retail Discount: 15% (Conventional) or 10% (Disposable) off balance ⁵	Up to \$130	NEW! Up to \$200 Retail Discount: 15% (Conventional) or 10% (Disposable) off balance ⁵	Up to \$130	
Contact Lens Evaluation/Fitting ⁶	Covered 100% after \$20 Daily Wear \$30 Extended Wear \$50 Specialty Wear copay	Daily Wear: up to \$20 Extended Wear: up to \$30 Specialty Wear: up to \$50	Covered 100% after \$20 Daily Wear \$30 Extended Wear \$50 Specialty Wear copay	Daily Wear: up to \$20 Extended Wear: up to \$30 Specialty Wear: up to \$50	
Medically Necessary ⁶	Covered 100%	Up to \$260	Covered 100%	Up to \$260	
Low Vision Aids: ⁷ Once every 2 years	Up to \$999	N/A	Up to \$999	N/A	

¹ Some optometrist affiliated with Optical Retail locations (i.e., Costco, Walmart, Visionworks, etc.) are independent providers and may not participate in the NVA program.

² **Progressive Lenses** — Multifocal lenses with no lines. There is not a harsh jump in focus that bifocal and trifocal wearers experience because the change is gradual.

³ **Anti-Reflective Coating** — Specific coatings designed to decrease the amount of reflective light in your lenses.

⁴ Discount does not apply at Walmart, Sam's Club or Costco locations or certain proprietary brands or where prohibited by law. Discounts are not insured benefits.

⁵ Discount does not apply at Walmart or Sam's Club or Costco locations or Contact Fill.

⁶ Fittings vary at Walmart/Sam's Club locations and are only covered if you choose Contact Lenses.

⁷ Prior authorization required from NVA.

Note: Members pay the lower of the fixed price or 20% off the provider's usual and customary price. Fixed prices are available in-network only. Members receive a 20% courtesy discount on lens options not listed above. Fixed prices/courtesy discount do not apply at Costco, Walmart/Sam's Club locations. In certain states, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers.

No payment is made for: Medical or surgical treatments | Rx drugs or OTC medications | non-prescription lenses | two pairs of glasses in lieu of bifocals | vision examination or materials required for employment | replacement of lost, stolen, broken, or damaged lenses | contact lenses or frames except at normal intervals when service would otherwise be available | services or materials provided by federal, state, local government or worker's compensation | examination, procedures training, or materials not listed as a covered service | industrial safety lenses and safety frames with or without side shields | parts or repair of frame | sunglasses. Participating providers are not contractually obligated to offer sale prices in addition to outlined coverage. Regardless of medical or optical necessity, vision benefits are not available more frequently than specified in your policy.

Trust GEBA To Cover You From Hire Through Retire

Trust Earned.

The Government Employees' Benefit Association (GEBA) was founded in 1957 by NSA employees to provide insurance benefits to Federal Employees. Nearly 16,000 of your peers choose GEBA.



Why GEBA?

When you join GEBA, you gain more than just vision coverage—you gain the advantages of a trusted not-for-profit benefit association that has supported current and former Federal Employees, retirees, military, and their families since 1957.

Membership Advantages

- Savings on quality, affordable insurance plans from respected providers
- Personalized service from staff who understand Federal Employees' needs
- Access to unbiased insurance and financial planning advice
- Coverage you can keep after you retire or leave Federal service
- Eligibility for GEBA Scholarships and the Member Educational Award Program

GEBA Wealth Management

GEBA has been helping members protect what matters most for decades. With GEBA Wealth Management, you'll have access to Financial Advisors who specialize in Federal benefits and can help you integrate them into a comprehensive plan for your future.

Learn more at www.GEBAWealth.com

Services Include:

- Comprehensive Financial Planning
- Insurance Review
- Legacy Planning
- Retirement Planning & Distribution Analysis
- Professionally Managed Portfolios

Portability: Benefits That Stay With You

You can put your trust in GEBA—many of our benefits continue even after you retire or separate from Federal service. This portability provides peace of mind, knowing your protection goes wherever life takes you.



www.GEBA.com



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(410) 657-8060 • (800) 826-1126
8am-4:30pm ET, Mon. - Fri.