

**VISION**  
**Rev 09/12/2014**

**Please review the Website Disclaimer for important information about the contents of this page.**

A Vision Plan provides coverage for routine, preventive eye care such as eye exams, eyewear, and other services at a reduced cost to covered individuals. The benefits are generally offered every 12 or 24 months. There are two basic vision plans that are available.

1. Discount Benefit Plans – The member receives discounted vision services after paying an annual fee, and possibly, a deductible.
2. Benefit Packages – This plan pays for the entire cost of covered eye care, with the exception of predetermined co-pays and deductibles. The members are required to pay annual or monthly premiums.

**When shopping for a Vision plan, consider asking:**

- ☐ What benefits are covered?
- ☐ What is the frequency of service?
- ☐ When does coverage begin?
- ☐ Is there a waiting period?
- ☐ Are there any deductibles or co-pays?
- ☐ Can I go to any eye doctor?
- ☐ Are there any restrictions on material purchases?
- ☐ How are claims paid & filed?

The following companies are currently selling Vision products:

[Starmount Life Insurance](#)

Click on the insurance company names above to link to the vendor's website offering information specific to State of Louisiana Employees. (Some vendor's did not provide this office with a link/website specific to State of Louisiana Employees.)