



State of Delaware Vision Plan Comparison Chart for State Pensioners (Effective July 1, 2025)

Plan Options	EyeMed Low Vision Plan		EyeMed High Vision Plan	
Network	Insight		Insight	
Coverage Options/ Premiums (Rates)	Total Monthly Premium (Rate)		Total Monthly Premium (Rate)	
Individual	\$6.48		\$13.06	
Individual & Spouse	\$10.24		\$20.64	
Individual & Child(ren)	\$10.42		\$21.04	
Family	\$16.84		\$33.94	
Plan Feature	In-Network Member Copay	Out-of-Network Reimbursement ("Up to" amount noted)	In-Network Member Copay	Out-of-Network Reimbursement ("Up to" amount noted)
Exam	\$10	\$30	\$5	\$30
Retinal Imaging	Up to \$39	N/A	\$0	N/A
Frame	\$0 copay; \$160 allowance, 20% off balance over \$160	\$45	\$0 copay, \$210 allowance, 20% off balance over \$210	\$105
Standard Plastic Lenses - Single Vision or Bifocal or Trifocal	\$20	\$25 Single \$40 Bifocal \$55 Trifocal	\$10	\$25 Single \$40 Bifocal \$55 Trifocal
Standard Progressive Lenses	\$85	\$40	\$10	\$40
Premium Progressive - Tier 1, 2, 3	Tier 1 \$105 Tier 2 \$115 Tier 3 \$130	\$40	Tier 1 \$95 Tier 2 \$105 Tier 3 \$120	\$40
Premium Progressive – Tier 4	\$235	\$40	\$225	\$40
Lens Option - Anti Reflective Coating - Standard	\$45	N/A	\$0	\$5
Lens Option – Premium Anti Reflective Coating	Tier 1 \$57 Tier 2 \$68 Tier 3 \$100	N/A	Tier 1 \$57 Tier 2 \$68 Tier 3 \$100	\$5
Lens Option - Standard Polycarbonate - Adult	\$40	N/A	\$0	\$5
Lens Option - Standard Polycarbonate - Kids under 19	\$0	\$5	\$0	\$5
Contact Lenses (Disposable)	\$0 copay; \$160 allowance, 100% of balance over \$160	\$105	\$0 copay; \$210 allowance, 100% of balance over \$210	\$170
	Frequency		Frequency	
Exam	Once per plan year		Once per plan year	
Frame	Once per plan year		Once per plan year	
Lenses or Contact Lenses	Once per plan year		Once per plan year	
Medical Follow-Up Exam for Diabetic Vision Care	Once every 6 months		Once every 6 months	

Important Note: For more information about all the benefits offered through the State's vision plan, including the plan limitations and exclusions, visit the Statewide Benefits Office (SBO) website at de.gov/statewidebenefits.