



State of Delaware Vision Plan Comparison Chart for State Pensioners (Effective July 1, 2026)

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	\$5.84	\$12.94		
Individual & Spouse	\$9.20	\$20.42		
Individual & Child(ren)	\$9.36	\$20.82		
Family	\$15.16	\$33.60		
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 <u>or</u> \$0 at PLUS Provider	\$30	\$5 <u>or</u> \$0 at PLUS Provider	\$30
Retinal Imaging	\$0	\$20	\$0	\$20
Frame	\$0 copay; Allowance: \$160 <u>or</u> \$210 at PLUS Provider; Receive 20% off balance over allowance	\$80	\$0 copay; Allowance: \$210 <u>or</u> \$260 at PLUS Provider; Receive 20% off balance over allowance	\$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 or 4	T1 \$105, T2 \$115, T3 \$130, T4 \$235	\$40	T1 \$95, T2 \$105, T3 \$120, T4 \$225	\$40
Lens Option - Standard Polycarbonate - Kids under 19	\$0	\$5	\$0	\$5
Contact Lenses (Disposable)	\$0 copay; Allowance: \$160 <u>or</u> \$210 at PLUS Provider; Pay 100% of balance over allowance	\$105	\$0 copay; Allowance: \$210 <u>or</u> \$260 at PLUS Provider; Pay 100% of balance over allowance	\$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 detailed information about all the benefits offered through the State's vision plan, including the plan limitations, exclusions and diabetic care services, visit the Statewide Benefits Office (SBO) website at de.gov/statewidebenefits.