



A Vision Care Proposal

Why vision care?

Two thirds of employees say they would trade a vacation day for eye care benefits.^{1/}

72 percent of employees joined their current employer because of workplace benefits. 83 percent stay for the benefits.^{2/}

Vision problems are the second most prevalent health problem in the country, affecting more than 120 million people.^{3/}

Nearly 90 percent of those who use a computer at least three hours a day suffer vision problems associated with computer eyestrain.^{3/}

Eyestrain is the number one office-related complaint.^{3/}

Uncorrected vision can decrease employee performance by as much as 20 percent.^{3/}

Vision disorders account for over \$8 billion annually in sick days, lost productivity and medical bills.^{3/}

Employers gain as much as \$7 for every \$1 they spend on vision coverage.^{3/}

Why Davis Vision?

Value for the member... *you'll see it in their eyes*

Our plans are designed to reduce or eliminate out-of-pocket cost. With complete freedom to choose any frame they desire, over 80% of our members still choose a Davis Vision Collection frame.

Value for the client... *healthy eyes = healthy lives*

Our rates are among the most competitive industry-wide for total flexibility in plan design, funding options and network composition. No wonder more than 98% of our clients renew their plan with us.

Service for all... *100% satisfaction!*

We do what we say we're going to do... guaranteed! Our goal is 100% satisfaction for clients and for members.

Quality you can see... *caring you can feel*

We promise quality: in our work, materials, service and network. We have managed vision care's only ISO 9001:2008 certified laboratories with COLTS prescription and FDA conformance certifications, as well as NCQA certification for our provider credentialing process.

Community service... *more than just a vision plan*

We serve our communities with dedication and care, providing vision services, food, clothing, toys and emergency provisions when needed most.

^{1/} Source: Best's Review, 2006

^{2/} 2007 MetLife Survey, Source: MCOm, Issue 1, 2008, page 4

^{3/} Vision Council of America, Source: Vision in Business 2007

In-Network: The choice is yours

Using the Davis Vision program couldn't be easier. Just select the network provider of your choice, identify yourself as a Davis Vision member, make an appointment, and leave the rest up to us.

Eye Health Examination

Members receive a comprehensive eye health examination, including dilation, when professionally indicated. After the copayment, if applicable, the eye health examination is covered in full.

Frames

Davis Vision offers limitless choice:

- **Retail Allowance:** All frames are covered in full up to the plan-specified allowance, plus members receive a 20% discount off any overage that may apply.^{1/}
- **Davis Vision Frame Collection:** In lieu of the frame allowance, members can select any frame from Davis Vision's exclusive Collection! The Collection features three levels of frames: Fashion, Designer and Premier, with retail values of \$125 - \$225. All of the **Fashion** and **Designer** frames are fully covered! Any **Premier** level frame is only \$25 (no additional fee with the Premier 1 Plan Design!) By selecting a Collection frame, member eyewear is often completely covered. In fact, approximately 7 out of 10 members take advantage of the tremendous savings by selecting a Davis Vision Collection frame.^{2/}

Spectacle Lenses

Standard lenses are covered in full and many extras are included at no cost to our members. Plus, Davis Vision members can select many of the most popular lens options at greatly discounted prices, reflecting savings of up to 40% - 60% off as compared to average retail pricing.

Contact Lenses

Members who select contact lenses in lieu of eyeglasses are offered the same great choice:

- **Elective Contact Lens Allowance:** All contact lenses are covered in full up to the plan-specified allowance, plus members receive a 15% discount off any overage that may apply.^{1/}

Contact Lens Evaluation, Fitting & Follow-Up Care Allowance: For Standard contact lenses, evaluation and fitting fees are covered in full. For Specialty contact lenses (including, but not limited to, toric, multifocal and gas permeable lenses), members receive \$60 toward their contact lens evaluation and fitting, plus a 15% discount off the balance over \$60.

- **Davis Vision Contact Lens Collection:** In lieu of the allowance, members may be fit with contact lenses from our Collection, all of which are covered in full up to the plan-specified amount below and include evaluation, fitting and follow-up care.

<i>Standard/Daily Wear:</i>	One pair of lenses
<i>Disposable:</i>	Four or eight boxes/multi-packs
<i>Planned Replacement:</i>	Two boxes/multi-packs

Out-of-Network

Members may visit any provider of their choice. If an out-of-network provider is selected, the member pays the provider fees for services and materials at the point of service and then is reimbursed according to the plan schedule outlined in the "Proposed Benefits" table.

^{1/} Additional discounts not applicable at Walmart or Sam's Club locations.

^{2/} Participating retail providers typically do not display the Collection, but are contractually required to maintain a comparable selection (in both quantity and quality) of frames that would be covered in full, with no additional member out-of-pocket expense.

The Davis Vision program goes over and above to offer many value-added features at no extra cost!

One-Year Breakage Warranty

All eyeglasses come with a breakage warranty for repair or replacement of the frame and/or lenses for a period of one year from the date of delivery. The one-year breakage warranty applies to all plan covered eyeglasses (i.e. all spectacle lenses, Davis Vision Collection frames and national retailer frames, where our exclusive Frame Collection is not displayed).

Scratch-Protection Plan

Standard scratch-resistant coating is available for plastic lenses free of charge. Members may also purchase an optional scratch-protection plan which will replace scratched lenses with new lenses of the same material, style and prescription, at no charge (for a period of one-year from the original date of dispensing).

Medically Necessary Contact Lenses Covered in Full Upon Prior Approval

When “medically necessary” contact lenses are prescribed and approved to correct a member’s eyesight, Davis Vision will cover the cost in full. Contact lenses may be determined as medically necessary in the treatment of the following conditions: Keratoconus, Anisometropia, Corneal Disorders, Pathological Myopia, Aniseikonia, Post-traumatic Disorders, Aphakia, Aniridia and Irregular Astigmatism. In general, medically necessary contact lenses may be prescribed in lieu of eyeglasses, when it will result in significantly better visual acuity and/or improved binocular function, including avoidance of diplopia or suppression.

Replacement Contact Lens Program

Davis Vision’s proprietary LENS123[®] mail order program offers the guaranteed lowest prices on contact lens replacements. Members simply call 1-800-LENS 123 or visit www.lens123.com with their current prescription.

Ancillary Product Discount

At most participating network offices, members will receive a 20% courtesy discount on items not covered by the benefit, e.g., second pairs, sunglasses, etc. Disposable contact lenses are available at a 10% discount.^{1/}

Laser Vision Correction Discounts

Davis Vision members are entitled to savings of up to 25% off the provider’s usual and customary fees, or a 5% discount on any advertised special through our network of physicians and refractive surgery centers (some centers provide a flat fee equating to these discount levels).

Low Vision

With prior approval by Davis Vision, members who require low-vision services and optical devices are entitled to the following coverages. Both in- and out-of-network services are eligible for:

- One comprehensive Low-Vision evaluation every five years, with a maximum charge of \$300. This examination, sometimes called a functional vision assessment, can determine distance and clarity of vision, the size of readable print, the existence of blind spots or tunnel vision, depth perception, eye-hand coordination, problems perceiving contrast and lighting requirements for optimum vision.
- Maximum Low-Vision Aid allowance of \$600 with a lifetime maximum of \$1,200 for items such as high power spectacles, magnifiers and telescopes. These devices are utilized to maximize use of available vision, reduce problems of glare or increase contrast perception, based on the individual’s visual goals and lifestyle needs.
- Follow-up care: four visits in any five-year period, with a maximum charge of \$100 for each visit.

^{1/} Additional discounts not applicable at Walmart or Sam’s Club locations.