

What's in it for me?

Options. It's simple really. We're dedicated to helping you see clearly – and that's why we've built a network that gives you lots of choices and flexibility. You can choose from thousands of independent and retail providers to find the one that best fits your needs and schedule. No matter which one you choose, our plan is designed to be easy-to-use and help you access the care you need. Welcome to EyeMed.



Benefits Snapshot	With EyeMed	Out-of-Network Reimbursement
Exam, with dilation as necessary (once every 12 months)	\$6 Co-pay	Up to \$35
Frames (once every 12 months)	\$0 Co-pay, \$65 Allowance; 20% off balance over \$65	Up to \$44
Single Vision Lenses (once every 12 months) or	\$18 Co-pay	Up to \$20
Contacts (once every 12 months)	\$0 Co-pay, \$90 Allowance; plus balance over \$90	Up to \$90

And now it's time for the breakdown . . .

Here's an example of what you might pay for a pair of glasses with us vs. what you'd pay without vision coverage. So, let's say you get an eye exam and choose a frame that costs \$163 with single vision lenses that have UV and scratch protection. Now let's see the difference...

**66%
SAVINGS
with us***

With EyeMed		Without Insurance**	
Exam	\$6 Co-pay	Exam	\$106
Frame	\$163 -\$65 Allowance \$98 -\$19.60 (20% discount off balance) \$78.40	Frame	\$163
Lens	\$18 Co-pay \$15 UV treatment add-on +\$15 scratch coating add-on \$48	Lens	\$78 \$23 UV treatment add-on +\$25 scratch coating add-on \$126
Total	\$132.40	Total	\$395



Download the EyeMed Members App

It's the easy way to view your ID card, see benefit details and find a provider near you.



*This is a snapshot of your benefits. Actual savings will depend on provider, frame and lens selections. **Based on industry averages.



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SUMMARY OF BENEFITS

Additional discounts

40% OFF

Complete pair of prescription eyeglasses

20% OFF

Non-prescription sunglasses

20% OFF

Remaining balance beyond plan coverage

These discounts are not insured benefits and are for in-network providers only

Take a sneak peek before enrolling

- You're on the INSIGHT Network
- For a complete list of in-network providers near you, use our Enhanced Provider Locator on eyemed.com or call 1.866.804.0982.
- For LASIK providers, call 1.877.5LASER6.

Vision Care Services

Exam With Dilation as Necessary

In-Network Member Cost

\$6 Co-pay

Out-of-Network Reimbursement

Up to \$35

Retinal Imaging

Up to \$39

N/A

Frames

\$0 Co-pay, \$65 Allowance, 20% off balance over \$65

Up to \$44

Standard Plastic Lenses

Single Vision

\$18 Co-pay

Up to \$20

Bifocal

\$18 Co-pay

Up to \$35

Trifocal

\$18 Co-pay

Up to \$45

Lenticular

\$18 Co-pay

Up to \$60

Standard Progressive Lens

\$83 Co-pay

Up to \$35

Premium Progressive Lens^A

\$103 Co-pay - \$128 Co-pay

Tier 1

\$103 Co-pay

Up to \$35

Tier 2

\$113 Co-pay

Up to \$35

Tier 3

\$128 Co-pay

Up to \$35

Tier 4

\$83 Co-pay, 80% of charge less \$120 Allowance

Up to \$35

Lens Options

UV Treatment

\$15

N/A

Tint (Solid and Gradient)

\$0 Co-pay

Up to \$14

Standard Plastic Scratch Coating

\$15

N/A

Standard Polycarbonate-Adults

\$40

N/A

Standard Polycarbonate-Kids under 19

\$0 Co-pay

Up to \$5

Standard Anti-Reflective Coating

\$45

N/A

Premium Anti-Reflective Coating^B

\$57 - \$68

N/A

Tier 1

\$57

N/A

Tier 2

\$68

N/A

Tier 3

80% of charge

N/A

Photochromic/Transitions

80% of Retail Price

N/A

Polarized

\$0 Co-pay

Up to \$44

Other Add-Ons and Services

20% off Retail Price

N/A

Contact Lens Fit and Follow-Up (Contact lens fit and follow up visits are available once a comprehensive eye exam has been completed)

Standard Contact Lens Fit & Follow-Up

Up to \$55

N/A

Premium Contact Lens Fit & Follow-Up

10% off Retail Price

N/A

Contact Lenses (Contact lens allowance includes materials only)

Conventional

\$0 Co-pay, \$90 Allowance, 15% off balance over \$90

Up to \$90

Disposable

\$0 Co-pay, \$90 Allowance; plus balance over \$90

Up to \$90

Medically Necessary

\$0 Co-pay, paid-in-full

Up to \$210

Laser Vision Correction

LASIK or PRK from U.S. Laser Network

15% off the retail price or 5% off the promotional price

N/A

Frequency

Examination

Once every 12 months

Lenses or Contact Lenses

Once every 12 months

Frame

Once every 12 months

Benefits are not provided from services or materials arising from: Orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses, medical and/or surgical treatment of the eye, eyes or supporting structures; Any Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment; safety eyewear; Services provided as a result of any workers' compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; Plano (non-prescription) lenses; Non-prescription sunglasses; Two pair of glasses in lieu of bifocals; Services or materials provided by any other group benefit plan providing vision care; Services rendered after the date an insured person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the insured Person are within 31 days from the date of such order; Lost or broken lenses, frames, glasses or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available. Benefits may not be combined with any discount, promotional offering, or other group benefit plans. Standard/Premium Progressive lens not covered - fund as a Bifocal lens. Standard Progressive lens covered - fund Premium Progressive as a Standard. Benefit allowance provides no remaining balance for future use with the same benefits year. Fees charged for a non-insured benefit must be paid in full to the Provider. Such fees or materials are not covered. Underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, except in New York. Fidelity Security Life Policy number VC-19/VC-20, form number M-9083. This is a snapshot of your benefits. The Certificate of Insurance is on file with your employer. ^APremium progressives and premium anti-reflective designations are subject to annual review by EyeMed's Medical Director and are subject to change based on market conditions. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. Not available in all states. Some provisions, benefits, exclusions or limitations listed herein may vary.

More than
sunscreen –
eyes need
protection,
too!



Not all sunglasses are created equal

Quality sunglasses can provide excellent protection, blocking at least 99 percent of both UVA and UVB rays. In fact, extended sun exposure has been linked to damage of the lens, retina and the eye's surface.

Plus, when members select premium lenses, they'll get better clarity, sharpened details and better depth perception – without distortion or glare. Polarized lenses take it one step further by absorbing and filtering out unwanted light rays.

Give your employees an exclusive sun perk they'll love

We know you want what's best for your employees. Now, they can receive \$20 off any purchase, or \$50 off a purchase of \$200 or more toward premium non-prescription sunglasses at Sunglass Hut.* (Don't worry – we'll let you take the credit!) This unique perk is something your employees are sure to treasure.

We'll make it easy for them to take this extra step to protect their eye health. They can simply redeem their sun savings online at sunglasshut.com or at any participating Sunglass Hut store.

*May not be combined with any other offers or discounts. Transaction must be completed by 12/31/2016. This is not insurance. Redeemable at any participating U.S. Sunglass Hut, Sunglass Hut at Macy's or online, or at SunglassHut.com. Excludes Chanel, Maui Jim, Oakley, Tiffany and Tom Ford.

\$20 Off
OR
\$50 Off \$200
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toward premium
non-prescription sunglasses*

 **sunglass hut**

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