

Vision Benefits With Options for Diverse Employee Needs

Dual choice vision plans
for groups of 20-1,000 eligible employees

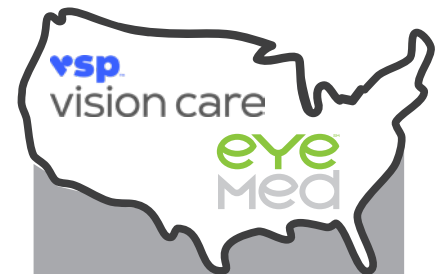
Are you faced with the following benefits challenges?

- Enrollment is low, resulting in higher premiums for those who do enroll.
- Employees visit out-of-network providers, so they don't experience the savings and value of their benefits.
- Employees visit network providers to save money, but don't feel good about having to change providers.

Dual choice vision plans may be the solution.

You offer two different vision plan designs. Your employees have the freedom to decide which plan is right for them.

- Offer two plans with the convenience of one carrier, one enrollment form, one plan administration process.
- When employees can choose benefits that fit their needs, enrollment and benefit usage are typically higher, and employees value their benefits more.
- Cost saving options both in- and out-of-network encourage members to enroll and use their benefits.



You can offer employees one or both of the nation's largest vision networks, so their vision provider is more likely to be in-network.

Plans include network and non-network options:

VSP network	EyeMed network	No network
<p>Network includes:</p> <p> Eyeconic.com is in the VSP network, so vision benefits are applied directly to the online order.</p>	<p>Network includes:</p> <p> Contacts Direct and Glasses.com are in the EyeMed network and apply vision benefits to the online shopping cart.</p>	<p>Reimbursement based plan – pick one of two plan design options</p> <ul style="list-style-type: none"> • Members select the vision provider of their choice, pay the provider directly



Additional network information

VSP network	EyeMed network	No network
<ul style="list-style-type: none"> The option to apply your lens and frame allowances to prescription safety glasses in lieu of regular eyeglasses or contacts. 86% of VSP doctors offer early morning, evening or weekend hours, and they take care of filing your claim. 	<ul style="list-style-type: none"> EyeMed providers are open an average of 10 evening hours and 12 weekend hours each week, and they submit your claim form for you. Nearly 100 frames priced \$130 or lower at every location. 	<p>Choose to offer either a Flat Max or MCE plan.</p> <ul style="list-style-type: none"> Flat Max plans reimburse members for eligible exams, eyeglass lenses, frames, contacts and prescription safety glasses collectively, up to the plan's fixed annual maximum. There are no benefit frequency limitations. MCE plans reimburse members based on fixed amounts assigned to vision services and materials. Exam-Lens-Frames benefit frequencies apply.

All plans offer member discounts

VSP network	EyeMed network	No network
<ul style="list-style-type: none"> An extra \$20-\$40 to spend on featured frame brands. 20% off the remaining frame balance, additional pairs of prescription glasses and non-prescription sunglasses. Plus 20-40% off lens enhancements. 15% average off retail for LASIK or PRK laser eye correction, or 5% off promotional price, through a VSP provider. <p>Based on applicable laws, reduced costs may vary by doctor location.</p> <p>*Members visiting a Costco location will receive the wholesale equivalent price instead of the 20% discount.</p>	<ul style="list-style-type: none"> VSP provider discounts include 20% off the remaining frame balance, additional prescription glasses, and non-covered lens options. 40% off a second pair of prescription glasses, plus discounts on lens options. 15% average off retail for LASIK or PRK laser eye correction, or 5% off promotional price, through a VSP provider. <p>Based on applicable laws, reduced costs may vary by doctor location.</p>	<ul style="list-style-type: none"> Members can receive discounts on eyewear from Walmart Vision Centers nationwide. Benefits can be used in conjunction with provider special pricing, coupons, and even "buy one get one free" offers. <p>Based on applicable laws, reduced costs may vary by doctor location.</p>



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