

REQUEST FOR LEGISLATIVE ACTION

Completed by County Counselor's Office:

Res/Ord No.: 18857

Sponsor(s): Scott Burnett

Date: June 15, 2015

SUBJECT	<p>Action Requested <input checked="" type="checkbox"/> Resolution <input type="checkbox"/> Ordinance</p> <p>Project/Title: <u>awarding a six-month term and supply contract with four twelve-month options to extend for the furnishing of vision coverage as an employee benefit.</u></p>											
BUDGET INFORMATION <i>To be completed By Requesting Department and Finance</i>	<table border="1"><tr><td>Amount authorized by this legislation this fiscal year:</td><td>\$</td></tr><tr><td>Amount previously authorized this fiscal year:</td><td>\$</td></tr><tr><td>Total amount authorized after this legislative action:</td><td>\$</td></tr><tr><td>Amount budgeted for this item * (including transfers):</td><td>\$</td></tr><tr><td>Source of funding (name of fund) and account code number; FROM / TO</td><td>FROM ACCT TO ACCT</td></tr></table> <p>* If account includes additional funds for other expenses, total budgeted in the account is: \$</p> <p>OTHER FINANCIAL INFORMATION:</p> <p><input checked="" type="checkbox"/> No budget impact (no fiscal note required) <input type="checkbox"/> Term and Supply Contract (funds approved in the annual budget); estimated value and use of contract: Department: Estimated Use: \$</p> <p>Prior Year Budget (if applicable): Prior Year Actual Amount Spent (if applicable):</p>		Amount authorized by this legislation this fiscal year:	\$	Amount previously authorized this fiscal year:	\$	Total amount authorized after this legislative action:	\$	Amount budgeted for this item * (including transfers):	\$	Source of funding (name of fund) and account code number; FROM / TO	FROM ACCT TO ACCT
Amount authorized by this legislation this fiscal year:	\$											
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Source of funding (name of fund) and account code number; FROM / TO	FROM ACCT TO ACCT											
PRIOR LEGISLATION	<p>Prior ordinances and (date):</p> <p>Prior resolutions and (date): 18175 May 20, 2015</p>											
CONTACT INFORMATION	<p>RLA drafted by (name, title, & phone): Dennis Dumovich, Director of Human Resources; 816-881-3140</p>											
REQUEST SUMMARY	<p>This resolution would allow the opportunity for all eligible County employees to elect vision coverage for themselves and their family at no cost to the county. Bids were solicited by Garry & Associates and the lowest bidder and best provider was selected from nine proposals. This vision coverage will allow employees to receive a vision exam for a \$10 copay and provide a hardware/contact lenses benefit as well as related discounts.</p>											
CLEARANCE	<p><input type="checkbox"/> Tax Clearance Completed (Purchasing & Department) <input type="checkbox"/> Business License Verified (Purchasing & Department) <input type="checkbox"/> Chapter 6 Compliance - Affirmative Action/Prevailing Wage (County Auditor's Office)</p>											
ATTACHMENTS	<p>Eye Med Proposal Summary of proposals</p>											

REVIEW	Department Director: Dennis Dumovich <i>D-D-I</i>	Date: 6/9/2015
	Finance (Budget Approval): <i>If applicable</i> <i>NIA</i>	Date:
	Division Manager: <i>Mary Lou Brown</i>	Date: <i>6/10/2015</i>
	County Counselor's Office:	Date:

Fiscal Information (to be verified by Budget Office in Finance Department)

- ☐ This expenditure was included in the annual budget.
- ☐ Funds for this were encumbered from the _____ Fund in ____.
- ☐ There is a balance otherwise unencumbered to the credit of the appropriation to which the expenditure is chargeable and there is a cash balance otherwise unencumbered in the treasury to the credit of the fund from which payment is to be made each sufficient to provide for the obligation herein authorized.
- ☐ Funds sufficient for this expenditure will be/were appropriated by Ordinance #
- ☐ Funds sufficient for this appropriation are available from the source indicated below.

Account Number:	Account Title:	Amount Not to Exceed:

- ☒ This award is made on a need basis and does not obligate Jackson County to pay any specific amount. The availability of funds for specific purchases will, of necessity, be determined as each using agency places its order.
- ☐ This legislative action does not impact the County financially and does not require Finance/Budget approval.



JACKSON COUNTY
Human Resources Department

Res. 18857

415 East 12th Street, First Floor
Kansas City, Missouri 64106
www.jacksongov.org

(816) 881-3135
Fax: (816) 881-3474

To: Barbara Casamento
From: Dennis Dumovich, Director of Human Resources DD
Subject: Vision Benefit
Date: May 15, 2015

As we discussed, Garry & Associates conducted a request for proposal (RFP) for vision plans in March of 2015. We received nine proposals including most of the key providers in Greater Kansas City.

Garry & Associates reviewed the proposals and recommended that we consider two providers as finalists in the process. I reviewed the two finalists and recommend we use Eye Med, the low bidder in the process. Eye Med has a very good network in Greater Kansas City, has an excellent benefit structure, has given us a 4+ year rate guarantee and was the low bidder.

This voluntary vision plan will not add any cost to the Jackson County benefit package. The full cost of the benefit is born by the employee. We were able to achieve such a low cost for the employee by providing the carrier with access to over 1,000 employees.

As you are aware, I have provided you the actual proposals and a spreadsheet comparing the key benefits and costs for each provider. Please let me know if I can provide any additional information.

Michael D. Sanders, County Executive

JACKSON COUNTY

VISION PROPOSALS									
CARRIER	AETNA	AMERITAS	EYEMED	HUMANA	KC LIFE	METLIFE	STANDARD	UHC	VSP
Annual Eye Exam	\$10.00 Co-Pay	Subject to max	\$10.00 Co-Pay	\$15.00 Co-Pay	\$10.00 Co-Pay	\$10.00 Co-Pay	Covered by BC	\$10 Co-Pay	\$10 Co-Pay
Lenses (per pair)									
Single Vision Lenses	Cover in full	Subject to max	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Lined Bifocal Lenses	Cover in full	Subject to max	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Lined Trifocal Lenses	Cover in full	Subject to max	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Frame Allowance	\$130.00	Subject to max	\$150.00	\$45.00	\$130.00	\$130.00	\$130.00	\$130.00	\$150.00
Frequencies									
Exam/Lens/Frame	12/12/24	Subject to max	12/12/24	12/12/24	12/12/24	12/12/24	NA/12/24	12/12/24	12/12/24
Lens Co-Pay	\$10.00	\$0.00	\$20.00	\$20.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
Maximum	None	\$150	None	None	None	None	None	None	None
Contact Lenses:									
Fit & Follow Up									
Exams	\$40.00	Subject to max	Up to \$55.00	Up to \$110.00 combined with materials	\$25.00	not to exceed \$60 Co-Pay	N/A	N/A	not to exceed \$60 Co-Pay
Contact Lenses:									
Elective	Up to \$115.00	Subject to max	Up to \$150.00	Up to \$110.00 combined with exam	Up to \$130.00	Up to \$130.00	Up to \$130.00	\$125.00	\$150.00
Medically Necessary	Cover in full	Subject to max	Covered in full	Covered in full	Up to \$210.00	Covered in full	Covered in full	Covered in full	Covered in full
RATES									
EE:	\$7.34	\$7.36	\$5.57	\$6.53	\$6.59	\$7.66	\$6.26	\$6.99	\$6.14
EE/Spouse:	\$13.94	\$14.40	\$10.58	\$13.06	\$11.88	\$15.36	\$11.51	\$13.25	\$12.28
EE/Child(ren):	\$14.67	\$13.88	\$11.14	\$12.40	\$12.53	\$13.00	**	\$15.54	**
FAMILY:	\$21.57	\$20.92	\$16.37	\$19.49	\$19.79	\$21.44	\$17.35	\$21.86	\$19.76
RATE GUARANTEE:	4 years	2 years	4 years	2 years	2 years	2 years	4 years **EE+1 rate	3 years	4 years **EE+1 rate

EyeMed Vision Care
4000 Luxottica Place
Mason, OH 45040

Phone
513 765.6000

Online
eyemed.com

Feb 26th, 2015

Dear Tamy,

On behalf of our entire team, we would like to thank you for the opportunity to share our capabilities in providing your vision care benefits. We've discovered wonderful ways our company complements your goals in vision care and we've put together a response that will help you see all the amazing things EyeMed has to offer you and your employees. After all, we believe everyone deserves to see life to the fullest. And, with EyeMed, your employees' choices are endless in their experience with eye care and eye wear.

Throughout our response, you'll find unique ways we separate ourselves from ordinary vision benefits, such as:

- Extensive industry experience, translating into innovative products and stress-free administration
- The ability to receive secure membership file transfer via an FTPS site.
- A large highly desirable network with both independent and many of the most popular retail providers
- An incredible member experience your employees will appreciate
- 48 month rate guarantees
- Longest customer services hours in the industry with a dedicated account manager to handle any and all administrative needs.

We're pretty excited to share all the ideas we have for your vision plan and we're committed to providing exceptional value and service to you and your employees. We look forward to talking with you more about your needs and how we can fulfill them. If you have any questions, please feel free to contact me at any time.

Sincerely,

Dustin Posgay
Sales Representative
o 513 765 3163
c 513 532 2407
Dustin.posgay@eyemed.com

Service	Member Cost In-Network	Out-of-Network Reimbursement*
Exam with Dilation as Necessary	\$10 Copay	\$40
Retinal Imaging Benefit	Up to \$39	N/A
Exam Options:		
Standard Contact Lens Fit and Follow-Up:	Up to \$55	N/A
Premium Contact Lens Fit and Follow-Up:	10% off Retail Price	N/A
Frames:		
Any available frame at provider location	\$0 Copay; \$150 Allowance, 20% off balance over \$150	\$105
Standard Plastic Lenses		
Single Vision	\$20 Copay	\$30
Bifocal	\$20 Copay	\$50
Trifocal	\$20 Copay	\$70
Lenticular	\$20 Copay	\$70
Standard Progressive Lens	\$85 Copay	\$50
Premium Progressive Lens	See attached Fixed Premium Progressive list	\$50
Lens Options:		
UV Treatment	\$0 Copay	\$12
Tint (Solid and Gradient)	\$0 Copay	\$12
Standard Plastic Scratch Coating	\$0 Copay	\$12
Standard Polycarbonate - Adults	\$40	N/A
Standard Polycarbonate - Kids under 19	\$0 Copay	\$32
Standard Anti-Reflective Coating	\$45	N/A
Polarized	20% off Retail Price	N/A
Photocromatic / Transitions Plastic	\$75	N/A
Premium Anti-Reflective	See attached Fixed Premium Anti-Reflective Coating list	N/A
Other Add-Ons	20% off Retail Price	N/A
Contact Lenses		
(Contact lens allowance includes materials only)		
Conventional	\$0 Copay; \$150 allowance, 15% off balance over \$150	\$150
Disposable	\$0 Copay; \$150 allowance, plus balance over \$150	\$150
Medically Necessary	\$0 Copay, Paid-in-Full	\$210
Laser Vision Correction		
Lasik or PRK from U.S. Laser Network	15% off Retail Price or 5% off promotional price	N/A
Additional Pairs Benefit:	Members also receive a 40% discount off complete pair eyeglass purchases and a 15% discount off conventional contact lenses once the funded benefit has been used.	N/A
Frequency:		
Examination	Once every 12 months	
Lenses or Contact Lenses	Once every 12 months	
Frame	Once every 24 months	
Monthly Rate		
Subscriber	\$5.57	
Subscriber + Spouse	\$10.58	
Subscriber + Child(ren)	\$11.14	
Subscriber + Family	\$16.37	

All plans are based on a 48-month contract term and 48-month rate guarantee.

Premium is subject to adjustment even during a rate guarantee period in the event of any of the following events: changes in benefits, employee contributions, the number of eligible employees, or the imposition of any new taxes, fees or assessments by Federal or State regulatory agencies

* Member Reimbursement Out-of-Network will be the lesser of the listed amount or the member's actual cost from the out-of-network provider. In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see EyeMed's online provider locator to determine which participating providers have agreed to the discounted rate

Additional Discounts:

Member receives a 20% discount on items not covered by the plan at network Providers. Discount does not apply to EyeMed Provider's professional services, or contact lenses. Plan discounts cannot be combined with any other discounts or promotional offers. Services or materials provided by any other group benefit plan providing vision care may not be covered.

Members also receive 15% off retail price or 5% off promotional price for Lasik or PRK from the US Laser Network, owned and operated by LCA Vision.

After initial purchase, replacement contact lenses may be obtained via the Internet at substantial savings and mailed directly to the member. Details are available at www.eyemedvisioncare.com.

The contact lens benefit allowance is not applicable to this service.

Benefit Allowances provide no remaining balance for future use within the same Benefit Frequency.

Certain brand name Vision Materials in which the manufacturer imposes a no-discount practice.

Rates are valid only when the quoted plan is the sole stand-alone vision plan offered by the group.

Rates are valid for groups domiciled in the State of MO.

Fees quoted will be valid until the 6/1/2015 plan implementation date. Date quoted: 4/7/2015.

Rates assume Employer contribution of 20% or less for employees and dependents.

Insured Plans are underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, except in New York.

Policy number VC-19/VC-20, form number H-9083

RATES ASSUME LESS THAN 20% EMPLOYER CONTRIBUTION

Plan Exclusions:

- 1) Opthalmic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; 2) Medical and/or surgical treatment of the eye, eyes or supporting structures;
- 3) Any eye or Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment; Safety eyewear
- 4) 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;
- 5) Plano (non-prescription) lenses and/or contact lenses; 6) Non-prescription sunglasses; 7) Two pair of glasses in lieu of bifocals;
- 8) 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; 9) Services or materials provided by any other group benefit plan providing vision care;
- 10) 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.

If Jackson County has chosen this benefit design with the attached supplement, sign here:

Signature

Date

TCO

Executive Summary

We're excited that you want to learn more about us! Here at EyeMed, we want everyone to have the most amazing experience with vision care. After all, sight is one of the greatest gifts we have. It plays an important role in our everyday lives – helping us work, keeping us safe and, most importantly, allowing us to fully experience all that life has to offer.

As part of the Luxottica family – the global leader in eyewear manufacturing and distribution – our vision roots run deep. And, as the fastest-growing vision benefits company in the country, it's no surprise that more and more companies are choosing EyeMed. There are many reasons for this but, for us, we just love showing everyone what vision benefits should be – better access and more choices when it comes to eye care professionals, innovative products that solve every-day problems and a vision plan that members find easy-to-use. With 25 years of vision benefit experience and more than 36 million funded members to learn from, we know what people want in a vision plan. So with us, your employees will really appreciate the vision benefit you're offering. Come see for yourself...

At the end of the day, we know that value and service to your employees goes beyond just price. So, we have carefully considered your needs and we believe our proposal will exceed your expectations. Most importantly, we can't help but point out what a difference your employees will notice with EyeMed. As a member, they'll experience:

- Meeting our captains at your open enrollment events – these local eye care professionals will be there to greet them and show them what to look forward to
- Our unique Welcome Packet with 2 ID cards, a benefit summary and personalized provider listing – all mailed to their home after enrolling
- Our exclusive Sun Perks program, which provides each member both subscribers and dependents with a \$50 Sun Perk Certificate that can be used at any Sunglass Hut (in-store or online!)
- Convenient access through our mobile-optimized web, online appointment scheduling¹ and our Customer Care Center – open 7 days a week, 362 days a year!
- More choices in eyewear and eye care – weekend appointments, one-hour service, high-fashion and budget-friendly brands, the latest technology – we have them all!
- Extra discounts, such as 40% off additional complete pairs – the largest discount in the industry

Life is wonderful. There is so much to see. We want to give your employees' eyes a front-row seat.

It's no secret that our network is pretty special. The fact is, people's needs constantly change, so they need a network with plenty of options. That's what our network is all about. Sound simple? We think so. And yet, our network is the only one truly built for the people who use it. In fact, more than 50% of clients surveyed that made the move to EyeMed have done so based on network alone².

Our network provides access to more than 62,000 providers at about 70% independent and 30% retail locations nationwide. Nearly 60% of eyewear dollars are now spent at optical retailers, so it's critical to offer both independent and retail options for your employees.³ Not only are retail providers located in shopping malls or other convenient retail areas in your neighborhoods, but they offer overall value, high-fashion frames and the latest in lens and exam technology that oftentimes allows for one-hour and same-day service.

Executive Summary



Your employees will have access to 5 of the top 10 most preferred optical retailers¹. And there's no catch -- every location on our network is truly considered an in-network option.

Working with us won't feel like work

Our clients appreciate just how smoothly our vision program runs. We work really hard to make sure our network, products and service provide the right solution for your employees so you can check trouble-shooting your vision plan off your list! As a client, you'll experience:

- A stress-free implementation – proven by our 100% client satisfaction rating with implementation seven years in a row!
- A 48 month rate guarantee – so you can keep costs steady for your employees
- Performance guarantees to demonstrate our commitment to you
- A designated account manager and, for those who like to dig in on their own, access to our Client Web
- Enhanced reporting – making it easy to follow trends with your plan
- EyeMed HealthyEyes – disease management support to tie-in with your overall health and wellness initiatives

More than any other vision benefits company, we are passionate about delivering a vision plan that your employees will truly appreciate. And, we're confident that you'll appreciate our consultative approach. We're pretty excited about all the ideas we have for your vision plan but we're also great listeners – we want to make sure we build a plan that is exactly what you want for your employees. On behalf of our entire team, we thank you for the opportunity to present our proposal and we look forward to hearing from you.

Additional Sources

Sources:

¹Online appointment scheduling available at participating provider locations.

²EyeMed 2012 annual client and prospect opportunity survey

³Vision Council Member Benefit Report from 2012;

⁴2012 Jobson Consumer Perceptions of Managed Vision Care

eye

EyeMed Member/
Patient Services:
Visit your member
website or call the number
on the front of the card.

EyeMed Doctors/
Providers only:
Visit eyemed.com to
receive plan information
or authorization online or
call 1.800.521.3805.

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Please detach carefully at perforation and keep it in your wallet.

eye

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call 1.800.521.3805.

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eye
Med



We're excited you've joined us



Location of providers

You love choices - and so do we. That's why our network has thousands of independent doctors and retail providers. Visit the website on the front of your card to find one near you.



LENSCRAFTERS



Schedule an appointment

Call ahead or stop by one of the many providers that offer walk-ins. Most also have evening and weekend hours to fit any schedule.

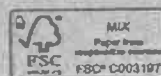


Check out our online tools

On your member website, you can view your plan benefit, verify your eligibility, print a replacement ID card, access your EOB and more!

For more information, visit your member website shown on the front of your ID card.

Please note your benefits cannot be combined with any other discounts, coupons or promotional offers.
Out-of-network benefits may apply.



eye

www.eyemed.com

Member/Patient Services: 1-866-800-5457

INSIGHT PLAN H

Company Name

SUSAN SAMPLE

Group #: 1234567

Effective: 01/01/2014

eye

www.eyemed.com

Member/Patient Services: 1-866-800-5457

INSIGHT PLAN H

Company Name

SUSAN SAMPLE

Group #: 1234567

Effective: 01/01/2014

Professional Providers Near You

VICTOR T CHU O.D.
G NA T HUYNH O.D.
VISION CARE
6839 HWY 6 NORTH
HOUSTON TX 77084
(281) 859-9136

BRUCE C WICK O.D.
MADELINE D NGUYEN O.D.
LAN P TRAN O.D.
VISION SOURCE COPPERFIELD PA
8717 HWY 6 NORTH
HOUSTON TX 77095
(281) 859-8000

JAMES A OEVERMAN O.D.
CYPRESS FAMILY EYECARE
7035 BARKER CYPRESS
CYPRESS TX 77433
(281) 353-4141

KELLY N MAI O.D.
VISION QUEST PA
9740 BARKER CYPRESS SUITE 116
CYPRESS TX 77433
(281) 970-1314

CATHERINE D ONG O.D.
JIMMY M NGUYEN O.D.
YEN LINH H HOANG O.D.
PEARLE VISION CENTER
8860 HWY 6 NORTH STE A
HOUSTON TX 77084
(281) 453-8333

AMRITA K BA'NS O.D.
PEARLE VISION
25905 US HWY 290
CYPRESS TX 77439
(281) 253-8774

SHANZIDA H ALAM O.D.
NADIA M SHEHATA O.D.
NADIA T LERA-AUGUSTINE O.D.
JCPENNEY OPTICAL
7925 FM 1960
HOUSTON TX 77070
(281) 955-6891

TAM ANH D HA O.D.
LENSCRAFTERS
1023 WILLOWBROOK MALL
HOUSTON TX 77070
(281) 394-0404

• Locations subject to change. When making your appointment, please confirm all discounts and services are offered.

* Participating Doctors of Optometry located at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical are independent of, and not employed by, optical dispensary.

For a list
of providers
near you, go to
eyemed.com

555555PROF-I

eye

SUSAN SAMPLE
PO BOX 000Y
HOUSTON TX 77095

Private
Practitioners

LENSCRAFTERS

PEARLE
VISIONsears
OPTICAL

OPTICAL

optical

EYEMED VISION CARE BENEFIT

Frequency	Member Cost	Out-of-Network Reimbursement
Contact Lenses	Once within a 12 month period defined by last date of service	
Exam	Once within a 12 month period defined by last date of service	
Frame	Once within a 24 month period defined by last date of service	
Lens	Once within a 12 month period defined by last date of service (Contact lenses are in lieu of eyeglass lenses)	
Vision Care Services		
Exam	\$10 Copay	Up to \$30
Diagnosis	\$0	
Eye Exam Refraction	\$0	
Lens		
Single Vision	\$20 Copay	Up to \$25
Bifocal	\$20 Copay	Up to \$40
Trifocal	\$20 Copay	Up to \$55
Standard Progressive Lens	\$85 Copay	Up to \$40
Premium Progressive Schedule 1	\$111 Copay	
Premium Progressive Schedule 2	\$117 Copay	
Premium Progressive Schedule 3	\$123 Copay	
Premium Progressive Lens	\$85 Copay + (80% of Charge) less \$123 allowance	Up to \$40
Lenticular	\$20 Copay	Up to \$55
Other Lens Types	80% of Charge	
Frame		
Frame	30% of Balance over \$150	Up to \$75
Lens Options		
Standard Polycarbonate (under 19)	\$0	
Standard Polycarbonate (19+)	\$40 Copay	
Photochromatic Plastic	\$75 Copay	
Standard Plastic Scratch Coating	\$0	Up to \$81
Tint	\$15 Copay	
UV Treatment	\$15 Copay	
Standard Anti-reflective (AR) Coating	\$45 Copay	
Premium A/R Tier 1	\$57 Copay	
Premium A/R Tier 2	\$63 Copay	
Premium A/R Tier 3 20% Off	80% of Charge	
Other Lens Options	80% of Charge	
Standard Polycarbonate		Up to \$24
Contact Lenses		
Contact Lens - Conventional	85% of Balance over \$150	Up to \$120
Contact Lens - Disposable	Balance over \$150	Up to \$120
Standard Fit And Follow Up	\$55 Copay	
Premium Fit And Follow Up	90% of Charge	
Medically Necessary Contacts	\$0	Up to \$210.00
Non-Scheduled Items		
Doctor Misc Material	80% of Charge	
Retinal Imaging	\$30 Copay	
LASIK or PRK Vision Correction	85% of Charge	

Benefits are not provided for services or materials arising from: Orthoptic or vision training; ocular prosthetics and any associated supplemental testing; Amblyopia lenses; Medical and/or surgical treatment of the eye, eyes or supporting structures; Any eye or 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 subfederal; thereof; Photo (non-prescription) lenses and/or contact 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 as forward Person ceases to be covered under the Policy, except when Vision Materials are ordered before coverage ended and 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 event Benefit Frequency vision Materials would not become available.

Discounts not applicable to certain brand name Vision Materials in which the manufacturer imposes a no-discount practice. 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 Allowances provide no remaining balance for future use within the same Benefit Frequency.

Additional Information

Members also receive a 40% discount off complete pair eyeglass purchases and a 15% discount off conventional contact lenses once the funded benefit has been used.

Members receive a 15% discount off the retail price or 5% off any promotional price of LASIK or PRK laser vision correction procedures. LASIK and PRK correction procedures are provided by the U.S. Laser Network, owned by U.S. Vision. Please note that since LASIK or PRK Vision Correction is an elective procedure, performed by specially trained providers, this discount may not always be available from a provider in your immediate location, so members should first call 1-877-SLASEP6 for the nearest facility and to receive authorization for the discount.

Notice of Privacy Practice: Your Notice of Privacy Practice can be obtained at any time by calling the phone number listed on your ID card or by visiting www.eyemed.com.

Need retail options?

What we love most about our retailer providers, is that most offer evening and weekend hours for extended service for members. People are busy – we get it! That's why we provide vision benefits that are easy to use, flexible and convenient. Not only do we have a broad network of independent providers, we also offer 5 of the top 6 most admired national retail chains as in-network options, including:

LENSCRAFTERS

PEARLE
VISION

sears
OPTICAL

OPTICAL

optical

Want more? Check out the participating INSIGHT retailers below:

20/20 Vision Center	EZ Vision	Southwestern Eye Center
Allegany Optical	For Eyes Optical	Sterling Optical
Boscov's Optical	Greene Vision Group	Sterling Vision Care
Cohen's Optical	Gulf Coast Optometry	SVS Vision Inc.
Clarkson EyeCare	Henry Ford Optimeyes	Texas State Optical
Crown Optical	Macy's Optical	Todays Vision
Doctor's Vision Center	Marion Eye Centers and Optical	Thoma & Sutton
Eye Boutique	MidWest Eye Consultants	Union EyeCare
Eyecarecenter OD	My Eye Doctor	Vogue Vision Centers
EyeGlass World	Rx Optical	Wisconsin Vision
Eye-Mart Optical Outlet	Site for Sore Eyes	

Retail providers are conveniently located in or nearby major shopping centers and offer longer hours on nights and weekends. Many even have on-site labs so members can get their glasses in about an hour or during the same day. But there are a couple more things you should know about retailers. Unlike competitors, EyeMed defines retail providers as practices with 20 or more locations. And with EyeMed, what you see is what you get! All participating retail providers are considered in-network.

Members may locate a provider using the provider locator function on our website at www.eyemed.com or by calling 1-866-9EYEMED.

eye

Confidential, proprietary, trade secret



Get exclusive
savings on
sunglasses – and
protect your eyes!

Sure, you know it's important to protect your skin from harmful UV rays – but did you know it's just as important to protect your eyes¹? In fact, too much sun can lead to cataracts, macular degeneration, eye sunburn and vision loss.

All you need are the right shades! Sunglasses offer excellent protection, blocking at least 99% of both UVA and UVB rays². That's why, as an EyeMed member, you're eligible for \$50 off sunglasses from Sunglass Hut. So now, you can more safely soak up the sun – while looking fabulous!

\$50
off at Sunglass Hut

Accessing your savings is simple:

- Beginning December 1st, 2014, sign up at eyemedvisioncare.com/sunperks
- You'll immediately receive an email with a savings code
- Use your savings code at Sunglass Hut locations or at sunglasshut.com



EyeMed

¹ American Optometric Association, An Eye Opener: Overexposure to UV Rays can Lead to Eye Diseases, May 2010

² Dr. Dennis Robertson, Mayo Clinic Ophthalmologist, <http://www.mayoclinic.org/healthy-living/adult-health/expert-answers/uv-protection/faq-20058021>

Redeemable at any Sunglass Hut store in the U.S. and online at sunglasshut.com. Excludes Chanel, Maui Jim, Oakley, Tiffany and Tom Ford. Limit one discount per transaction. Not valid with any other coupons, discounts or promotional offers. This offer is not good on gift card purchases, gift wrap, shipping, taxes, returns or exchanges. No cash-back value. Cannot be redeemed for cash, may not be sold or transferred and will not be replaced if lost, stolen or damaged. Valid in the U.S. only. Offer valid until 12/31/2015.

eye

America's
fastest growing
vision benefits
company

What we're all about

It's pretty simple, really. As a broker or benefits administrator, you know that vision is important – but you don't have much time to focus on it. You're busy. But that's why you chose EyeMed. Vision is 100% of our focus, and our goal is to make it easy. That's a promise we make to you, as well as more than 36 million EyeMed members. And, it's why we've been the fastest growing vision benefits company for 4 years running.¹

Why are so many of your peers turning to EyeMed? These 7 reasons should give you the bigger picture.

1 Spot-on vision plans

Our vision plans are so spot-on, and our network is so vast and diverse, that typically more employees enroll, more employees use their benefits and more employees stay in network than with any other plan.²

- That means more eye exams than any other competing vision plan³ – helping detect health conditions early.
- Plus, we can cater plans to your needs – adjusting plan benefits and providing choices in provider networks to minimize disruption and improve overall productivity.
- And, employees have a choice of independent and retail locations, so they can receive care when and where they want – on their time, not yours.

2 America's biggest vision network⁴

Get the quality and savings you expect – plus the choice employees deserve.

- Better access to more than 71,400 total providers.
- Employees get access to more than 50,000 independent providers⁵ – as many as any other vision benefits company.
- We have more choices of retail providers than any other vision benefits company – so employees can choose from LensCrafters®, Sears Optical®, Target OpticalSM, JCPenney Optical® and most Pearle VisionSM locations, as well as many regional retail providers.

 **71,400**
total providers

 **20,700**
retail providers

 **50,700**
independent providers

¹ EyeMed growth rate based on EyeMed membership CAGR growth 2010-2013 and publicly available competitive RFP information from 2010-2013.

² Based on an internal EyeMed analysis

³ Based on new client data and RFP information from 2010-2013

⁴ At a location in our Access network, Jan. 2014

⁵ On the Access network

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS®

PEARLE
VISION

sears
OPTICAL

OPTICAL

JCPENNEY
optical

Top 7 reasons to choose EyeMed

3

When our members are happy, we're happy

We encourage employees to get the most from their vision plan – and that means being there for them every step of the way.

- They'll access an award-winning customer care center, open 7 days a week, 361 days a year – more than any other vision benefits company.
- A 99.5% first-call resolution rate means employees don't have to wait around for answers.
- We're proud to say Benchmark Portal has certified us as a Center of Excellence for 4 years in a row.



361 days a year,
we're here
+ more weekend hours*

* Compared to three largest managed vision care plans

99.5%

first-call resolution rate



4

Working with us won't feel like work

It's all about satisfaction – and we think our numbers speak for themselves.

- We've achieved 100% implementation satisfaction for six years – plus 99% client satisfaction. And that means fewer worries for you.
- Our 97% member satisfaction rating means happy employees. And happy employees make your job easier.
- We're the vision benefit solution that employees appreciate most. That's why nearly 10,000 employers choose and stay with us. Pretty cool, right?



97%

member satisfaction

5 More choice, savings and satisfaction

When employees get more choices and more value, they're more satisfied – so they use their benefits more often. That leads to a healthier, more productive workforce.

- Classic frames. Designer styles. Contact lenses. Employees don't have to worry about restrictions – they choose what works for them!
- With the strongest balance of evening and weekend hours, employees get care when it's most convenient for their schedule – and less likely to impact yours.
- Employees aren't limited to one tower or the "bottom rack" of frames. Many employees prefer to select a brand name – and our retail network gives them more options than anyone else.

Your employees can choose from brands like:



Armani
Brooks Brothers
Bulgari
Burberry
Coach
DKNY

Dolce & Gabbana
Michael Kors
Miu Miu
Oakley
Persol
Prada

Ralph Lauren
Ray-Ban
Tory Burch
Versace
Vogue Eyewear
and more

⁷ All brands may not be available at all provider locations

6 Anything but one-size-fits-all

From our flexible new EyePreferSM plans to our access to retail providers that offer industry-leading technologies, we're all about enhancing and personalizing our members' experience.

- EyePrefer lets employees choose the benefit level that's right for their needs and budget.⁸ With two tiers of benefits, it's designed to please just about everybody.
- Our relationship with glasses.comTM means state-of-the-art virtual try-on technology, plus iPad, iPhone and Android apps. Employees can even have frames shipped and try them on at home (with free return shipping!).
- Our retail network gives employees access to cutting-edge technologies such as AccuFit^{TM9} – the exclusive Digital Measurement System at LensCrafters.

EyePrefer:

This innovative new line of vision benefits meets the specific needs of members. So, out-of-pocket costs go down, and satisfaction goes up.

Learn more at
StartHere.eyemed.com

⁸ EyePrefer plans are offered per household, not per individual

⁹ AccuFit not available at all LensCrafters locations

Top 7 reasons to choose EyeMed

7

We see beyond our own horizon

Through our nonprofit sponsorship and environmental efforts, we're helping to make the world a better place.

- As a proud sponsor of OneSight®, a charitable organization dedicated to improving vision, we help provide free vision exams and distribute eyewear to those in need around the world.
- Our corporate office has gone green – eliminating landfill waste by redirecting it to recycling and composting.
- We're reducing carbon emissions by 20% and engaging 100% of associates in our zero waste efforts.

OneSight

8.4 million people helped
worldwide in 40 countries

Zero Waste

90% reduction of waste, eliminating
15 tons of waste in landfills¹⁰

The biggest network and
the most choice. Because
more is more.

Still curious?

Give us a call at
1.888.439.3633
or visit eyemed.com.
We'd love to hear from you.



eye



See the Value of Vision Care

194 Million

U.S. adults need vision correction



Eye exams can be a simple & non-invasive early detection tool, for some systemic disorders & diseases, including

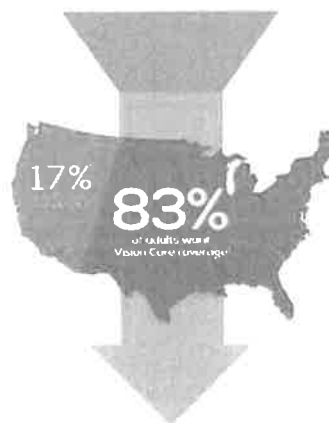
- high blood pressure
- diabetes
- heart disease
- high cholesterol

If undetected & untreated, many of these conditions can lead to increased complications, potentially resulting in higher overall health costs.

That's nearly

81%

of U.S. Adults



21%



of adults who need vision correction, don't use it.¹



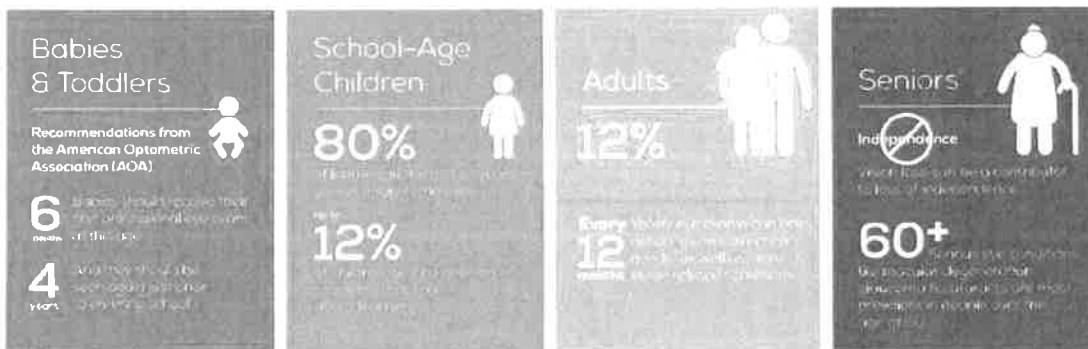
Americans are 2x more likely to get an eye exam² when on a stand alone vision plan **VS.** a plan embedded with their medical

with a stand alone vision plan

2ND MOST

of adults who need vision correction

The importance of good vision care for the entire family:



To learn more about the value of vision care, check out eyemed.com

Eye achievers?

Compare for yourself. See why at eyemed.com.



Choice	EyeMed	VSP	Davis	United Healthcare
Number of provider access points available (estimated)	ACCESS-65,000 INSIGHT-51,000	SIGNATURE 46,000 CHOICE 44,000	36,000	35,000
% of in-network retail chain locations ¹	20%	0%	26%	50%
% of in-network independent provider locations ¹	80%	100%	74%	60%
Network includes most desired optical chains ²	5	0	1	1
Restrictive "collections" or "formularies"			●	●
Consistent network benefits and discounts ³	●			
Convenience				
Discount on additional pairs of glasses ⁴	40%	20%	20%	20%
More than 20% of the network open after 6pm on Saturdays	●		●	
Member ID card including nearby providers	●		●	●
Live customer service 7 days a week	●		●	
Live customer service, weekend hours	24.5	11	11	9.5
Quality				
Award-winning customer call center ⁵	●	●		
TPA-certified providers ⁶	●	●		●
Dedicated service and account management	●	●	●	

(Note: All of the above data points were gathered from publicly available information.)