

Companion Life of California Insurance Company

Introducing *Vision by Design*

What is *Vision by Design*? It's a managed vision care program combining unlimited choice with high quality and significant value. *Vision by Design* is underwritten by Companion Life of California Insurance Company. The provider network, customer service, and claim administration is through EyeMed Vision Care.

Extensive Provider Network

Unlike other programs that may restrict provider options, *Vision by Design* offers a nationwide network of convenient, accessible options for eye care. Companion Life of California, in association with EyeMed Vision Care, offers easy access to thousands of conveniently located vision care providers including optometrists, ophthalmologists, opticians and many leading optical retailers, such as Private Practitioners®, LensCrafters®, Target Optical®, and most Pearl Vision® locations.

- access to more than 71,200 vision care providers at 27,000 convenient locations nationwide
- evening and weekend hours at many locations
- choice of thousands of fashionable, designer frames
- no appointment necessary, and service in "about an hour" in most locations



Quality Vision Care

EyeMed has a firm commitment to quality and patient satisfaction. All EyeMed Vision Care providers must meet NCQA credentialing standards. Providers are monitored through EyeMed's Quality Assurance Program and recredentialing process.

Quality Products

Vision by Design members have unlimited choice of available eyewear products. Our members are free to select from any available frame including designer frames by Luxottica, such as Vogue®, Brooks Brothers®, Anne Klein®, and many more.

Superior Value

Members enjoy savings of up to 40% off retail prices, with continued savings after the initial benefits have been used.

Service Excellence

EyeMed focuses on delivering service excellence throughout all areas of program administration, featuring call center representatives available seven days a week, including evenings. They combine innovative solutions with the most current technology to enhance the administrative experience for both clients and members.

Companion Life's *Vision by Design*

Rates are Guaranteed for 24 months

**Once in a 12 month period defined by last date of service. (Contact Lenses are in Lieu of EyeGlass Lenses)

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Additional Discounts:

- Members will receive a 20% discount on items not covered by the plan at network Providers, which may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed Provider's professional services, or contact lenses. Retail prices may vary by location.
- Members also receive a 40% discount off complete pair of eyeglass purchases (frames, lenses, and lens options purchased in the same transaction) and a 15% discount off conventional contact lenses once the funded benefits have been used.
- 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.
- Laser vision correction (Lasik or PRK) savings of 15%-off retail or 5%-off promotional price nationwide.*

Plan Limitations/Exclusions:

- 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
- Corrective eyewear required by an employer as a condition of employment, and safety eyewear unless specifically covered under plan
- Services provided as a result of any Workers Compensation law
- Plano non-prescription lenses and non-prescription sunglasses (except 20% discount)
- Services or materials provided by any other group benefit providing for vision care
- Two pair of glasses in lieu of bifocals
- Benefit is not available on those frames where the manufacturer prohibits a discount

Overview of Vision by Design Plans:

Vision Essentials (Exam + Discount) - Provides members with a paid-in-full exam and substantial point-of-sale discounts for frames, lenses and contact lenses. Discount applies when a **complete pair of eyeglasses **** is purchased; otherwise the discount is 20% off the retail price. Choice of copay available for the exam, and material purchases are unlimited.

Vision Select (Exam + Eyewear + Discount) - A comprehensive plan providing members with a paid-in-full exam, contact lens fitting and follow-up, and materials. Choices of copays, allowances, and frequency levels available. Plan includes a fully funded contact lens benefit, and additional savings of 40% off a complete pair of eyeglasses and 15% off conventional contact lenses once the funded benefit has been used. Out-of-network reimbursements are available.

Lenses - Providers are given the freedom to recommend whichever lens brands or options they believe offer the best ocular clarity. They are also free to choose any fabrication laboratory, assuring quality service and convenience.

Frames Vision by Design provides total flexibility to choose eyeglass frames that meet any taste, need, or lifestyle. You may choose from any frame available at your provider location. Most providers carry frames by Luxottica, the world leader in eyeglass design and manufacturing. The Luxottica collection of eyewear includes the most reputable and prestigious names in the optical fashion world.

Vision Select includes Out-of-Network benefits. Out-of-Network claim forms may be obtained by printing a copy from the EyeMed web site or by calling EyeMed's Customer Care Center. Simply pay in full at the time of service and then submit the claim form and receipts to EyeMed for reimbursement.

*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. For a location near you and the discount authorization, please call 1-877-5LASER6.

**Complete pair of eyeglasses: frames, lenses, and lens options purchased in the same transaction.

This proposal contains only a brief description of the benefits. It is not the contract. Rates and provisions are subject to change. Actual coverage is subject to the terms and conditions of the contract when it becomes effective, and actual contract language will be reflected in each employee's Certificate of Coverage.

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Low Option	<i>Vision Select</i> (Exam and Eyewear)	
<u>Vision Care Services</u> Exam with Dilation (as necessary): Contact Lens fit and Follow-up: (Contact lens fit and two follow-up visits are available once a comprehensive eye exam has been completed) Standard Premium*	<u>In Network</u> \$10 Copay	<u>Out-of-Network</u> \$35 allowance
	\$0 Copay \$0 Copay, 10% off retail, then apply \$55 allowance	\$40 allowance \$40 allowance
Frames: Any available frame at provider location	<u>In Network</u> \$100 frame allowance. 20% off balance over allowance.	<u>Out-of-Network</u> \$45 allowance
<u>Standard Plastic Lenses:</u> Single Bifocal Trifocal	<u>In Network</u> \$10 Copay \$10 Copay \$10 Copay	<u>Out-of-Network</u> \$25 \$40 \$55
<u>Lens Options:</u> UV Coating Tint (Solid and Gradient) Standard Scratch Resistant Coating Standard Polycarbonate Standard Anti-Reflective Coating Standard Progressive (Add-on to Bifocal) Other Add-Ons and Services	<u>In Network</u> Member Pays: \$15 \$15 \$15 \$40 \$45 \$65 20% off retail	<u>Out-of-Network</u> Discount available only at Network providers and retailers
<u>Contact Lenses: (Material only)</u> Medically Necessary	Conventional and Disposable: <u>In Network</u> \$0 Copay, \$80 allowance. 15% off balance over allowance (conventional only). Paid in full.	
		<u>Out-of-Network</u> \$64 allowance \$200 allowance
<u>Frequency:</u> Examination Frames Eyeglass Lenses Contact Lenses	12 months** 24 months 12 months** 12 months**	
<u>Monthly Rates (Voluntary):</u> Employee Only Employee + Spouse Employee + Child(ren) Family	\$6.66 \$13.59 \$13.76 \$22.35	

Rates are Guaranteed for 24 months

Eligibility and Participation Requirements for Standalone Vision by Design plans - A minimum of 10 employees must participate. Use Non-Voluntary rates if the employer pays all the premium -- 100% of all eligible employees and their dependents must participate. Use Voluntary Rates if employees contribute to the cost of the Vision Plan.

*Premium Contact Lens Fitting - all lens designs, materials and specialty fittings other than Standard (ex.: toric, multifocal, etc.)

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General Information

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