

VISION INSURANCE

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

If you are a medical plan participant, you are eligible for an annual preventive vision exam under your medical plan. As long as you use your medical plan provider's network and the provider bills the vision exam as routine, the exam will be covered in full.



VOLUNTARY VISION INSURANCE

If you are interested in additional vision coverage, or if you waive our medical insurance, the DeltaVision Preferred plan may be a good fit for you. DeltaVision offers a voluntary vision plan administered by EyeMed Vision Care, the industry's largest diverse network. This plan includes coverage for important preventive eye care, eyewear and discounts on laser vision correction. Since this is a voluntary plan, the total premium cost is paid by you on a pre-tax basis.

DELTAVISION PREFERRED			
PLAN FEATURE	FREQUENCY	MEMBER PAYS	
		EYEMED ACCESS NETWORK	OUT-OF-NETWORK (NON-EYEMED PROVIDER)
Eye Exam	Once every 12 months (to the day)	Payable in Full	\$35 allowance, then member pays balance
Eyeglasses – Frames	Frames covered every 24 months	\$130 allowance, then 20% off balance	\$65 allowance, then member pays balance
Eyeglasses – Standard Plastic Lenses*	Lenses covered every 12 months**	Member pays \$0	Single vision - \$25 allowance, Bifocal - \$40 allowance, or Trifocal - \$55 allowance, then member pays balance
Contact Lenses*	Lenses covered every 12 months**	\$150 allowance, then 15% off balance	\$96 allowance, then member pays balance
Contact Lens Fit and Follow-up (standard contact lenses)	Once every 12 months (to the day)	Member pays \$0	\$40 allowance, then member pays balance
Corrective Surgery (i.e. Lasik)	See your provider for details	Member pays 85% of retail or 95% of promotional cost	Member pays 100% (no discounts)

*Basic Lenses paid in full by the plan if purchased at an in-network provider. Additional discounted charges may apply for add-ons, such as anti-reflective coating, progressive lenses and scratch-resistant coatings. A 20% discount applies to items not covered by the Plan at network providers, may not be combined with any other discounts or promotional offers and does not apply to EyeMed provider's professional services or contact lenses. Retail prices may vary by location. Members also receive a 40% discount on complete eyeglass purchases and a 15% discount on conventional contact lenses once the funded benefit has been used.

**Lenses or contact lenses are covered every 12 months, not both.

EYEMED PROVIDER NETWORK: ACCESS NETWORK

For the most up-to-date listing of EyeMed providers in your area, visit EyeMed's website at www.eyemedvisioncare.com and use the Provider Locator service to locate providers in the **ACCESS** network. You can also contact your current eye care professional and ask if they are a member of the EyeMed Access network.

THINGS TO CONSIDER BEFORE MAKING YOUR ELECTION

- Compare the annual cost of this plan plus the available discounts and/or putting money aside in a Health Savings Account or Health Care Flexible Spending Account.
- If you have a medical condition billed along with a routine vision exam, a portion of the exam may not be paid in full when using your medical plan routine vision benefit.
- Compare discounts available for frames/lenses through EyeMed vs. sales offered through your local vision provider.

YOUR COST FOR VISION COVERAGE

Coverage Tier	PER PAYCHECK		ANNUAL CONTRIBUTIONS
	Hourly (52 periods)	Salaried (24 periods)	EMPLOYEE
Single	\$1.52	\$3.29	\$78.84
Employee + Spouse	\$3.03	\$6.57	\$157.56
Employee + Child(ren)	\$3.33	\$7.23	\$173.40
Family	\$4.40	\$9.54	\$228.84



DISCOUNTS ON PRESCRIPTION SAFETY GLASSES

Safety-certified lenses and frames are much stronger than regular glasses. You may be eligible to get the right prescription safety glasses for your job with the EyeMed Safety Eyewear Program.

Participating providers include select Lenscrafters, Pearle Optical and Target Optical.