Your Davis Vision Designer Plan Benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Frequency</th>
<th>In-network Copay</th>
<th>In-network Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Examination</td>
<td>12 months</td>
<td>$15</td>
<td>Covered in full, after copay. <em>Includes dilation when professionally indicated.</em></td>
</tr>
<tr>
<td>Spectacle Lenses</td>
<td>12 months</td>
<td></td>
<td>Clear plastic lenses in any single vision, bifocal, trifocal or lenticular prescription. Covered in full, after copay. (See below for additional lens options and coatings.)</td>
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<tr>
<td>Frame</td>
<td>12 months</td>
<td>$15</td>
<td><strong>Covered in Full Frames:</strong> Any Fashion or Designer level frame from Davis Vision’s Collection(^2) (retail value, up to $150). <strong>OR, Frame Allowance:</strong> $130 toward any frame from provider plus 20% off any balance.(^3)</td>
</tr>
<tr>
<td>Contact Lens Evaluation, Fitting &amp; Follow Up Care</td>
<td>12 months</td>
<td>$0</td>
<td>Davis Vision Collection Contacts: Covered in full. <strong>Covered in Full Contacts:</strong> From Davis Vision’s Collection(^2), after copay, up to: <strong>Planned Replacement Disposable</strong> Four boxes/multi-packs(^\ast)* <strong>OR, Contact Lens Allowance:</strong> $130 allowance toward any contacts from provider’s supply plus 15% off balance.(^4) <strong>OR, Visually Required Contacts:</strong> Covered in full with prior approval. (^*)Number of contact lens boxes may vary based on manufacturer’s packaging.</td>
</tr>
<tr>
<td>Contact Lenses (in lieu of eyeglasses)</td>
<td>12 months</td>
<td>$15</td>
<td>Significant savings on optional frames, lens types and coatings!</td>
</tr>
</tbody>
</table>

Member Price

- Davis Vision Collection Frames: Fashion | Designer | Premier ............................................ $0 | $0 | $25
- Tinting of Plastic Lenses ............................................ $15
- Glass grey #3 prescription lenses ............................................ $15
- Oversize Lenses ................................................................. $0
- Scratch-Resistant Coating ................................................................. $0
- Premium Scratch-Resistant Coating ................................................................. $30
- Ultraviolet Coating ................................................................. $15
- Anti-Reflective Coating: Standard | Premium | Ultra | Ultimate ............................................ $40 | $55 | $69 | $85
- Polycarbonate Lenses ................................................................. $0\(^3\) | $35
- High-Index Lenses 1.67 | 1.74 ............................................ $60 | $120
- Progressive Lenses: Standard | Premium | Ultra | Ultimate ............................................ $65 | $105 | $140 | $175
- Polarized Lenses ................................................................. $75
- Photochromic Lenses (i.e. Transitions\(^\circ\) etc.)\(^4\): Plastic | Glass ................................................................. $70 | $20
- Digital Single Vision Lenses ................................................................. $30
- Blended Lenses ................................................................. $20
- Scratch Protection Plan: Single Vision | Multifocal Lenses ................................................................. $20 | $40
- Trivex Lenses ................................................................. $50
- Blue Light Filtering ................................................................. $15

Additional Savings!
- Retinal Imaging ................................................................. $39

\(^1\) Some limitations apply to additional discounts, discounts not applicable at all in-network providers.

\(^2\) The Davis Vision Collection is available at most participating independent provider locations.

\(^3\) For dependent children, monocular patients and patients with prescriptions of +/- 6.00 diopters or greater.

\(^4\) Transitions\(^\circ\) is a registered trademark of Transitions Optical Inc.

Please note: Your provider reserves the right to not dispense materials until all applicable member costs, fees and copayments have been collected. Contact lenses: Routine eye examinations do not include professional services for contact lens evaluations. Any applicable fees above the evaluation and fitting allowance are the responsibility of the member. If contact lenses are selected and fitted, they may not be exchanged for eyeglasses. Progressive lenses: If you are unable to adapt to progressive addition lenses you have purchased, conventional bifocals will be supplied at no additional cost; however, your copayment is nonrefundable. May not be combined with other discounts or offers. Please be advised these lens options and copayments apply to in-network benefits.
Frequently Asked Questions

How can I contact Member Services? Call 1.888.235.3107 for automated help 24/7. Live help is also available seven days a week: Monday-Friday, 8 a.m.-11 p.m. | Saturday, 9 a.m.-4 p.m. | Sunday, 12 p.m.-4 p.m. (Eastern Time). (TTY services: 1.800.523.2847.)

What frames are in Davis Vision’s Collection? Our Collection offers a great selection of fashionable and designer frames, most of which are covered in full after your copay. No wonder 8 out of 10 members select a Collection frame. Log on to our member Web site at davisvision.com and take a look!

When will I receive my eyewear? Your eyewear will be delivered to your network provider generally within five business days of order receipt. Special prescriptions, lens coatings, provider frames or out-of-stock frames may delay the standard turnaround time.

Do I need a claim form? Claim forms are only required if you visit an out-of-network provider. Claim forms are available on our member Web site.

Can I split my benefits? You may split your benefits by receiving your eye examination and eyeglasses or contact lenses on different dates or through different provider locations. To maximize your benefit value we recommend that all services be obtained from a network provider.

Can I use an out-of-network provider? Yes; however, you receive the greatest value by staying in-network. If you go out-of-network, pay the provider at the time of service, then submit a claim to Davis Vision for reimbursement, up to the following amounts: eye exam - $35 | single vision lenses - $25 | bifocal - $40 | trifocal - $45 | lenticular - $125 | frame - $35 | elective contacts - $95 | visually required contacts - $210.

Are there any exclusions to the vision benefits? Your vision plan does not cover medical treatment of eye disease or injury; Medical treatment of eye disease or injury; Vision therapy; Special lens designs or coatings, other than those previously described; Replacement of lost eyewear; Non-prescription (plano) lenses; Contact lenses and eyeglasses in the same benefit cycle; Services not performed by licensed personnel; Two pairs of eyeglasses in lieu of a bifocal; Orthoptics or vision training and any supplemental testing; Plano (non-prescription) lenses; or two pair of eyeglasses in lieu of bifocals or trifocals; An eye exam or corrective eye wear required by an employer as a condition of employment; Any injury or illness covered under Workers’ Compensation or similar law, or which is work related; Charges in excess of Usual and Customary for services and materials; Experimental or non-conventional treatments or devices; Safety eyewear.

**DAVIS VISION EXTRAS!**

**One Year Breakage Warranty** Repair or replacement of your plan covered spectacle lenses, Collection frame or frame from a network retail location where the Collection is not displayed.

**Greater Benefits** Access a higher frame allowance by visiting a Visionworks family of store locations.

**Additional Savings** Members will receive 50% off of additional complete pairs of eyeglasses and sunglasses at Visionworks and 30% off at other participating providers on the same transaction. Otherwise, a 20% discount off the provider’s usual and customary rate is available. Contact lenses are available at a 10% discount.  

**Mail Order Contact Lenses** Replacement contacts (after initial benefit) through www.DavisVisionContacts.com mail-order service ensures easy, convenient, purchasing online and quick, direct shipping to your door. Log on to our member Web site for details.

**Laser Vision Correction** Davis Vision provides you and your eligible dependents with the opportunity to receive discounted laser vision correction, often referred to as LASIK. For more information, visit www.davisvision.com.

**Low Vision Services** Comprehensive low vision evaluation once every five years and low vision aids up to the plan maximum. Covers up to four follow-up visits in five years.

**Eye Health & Wellness** Log on and learn more about your eyes, health and wellness; common eye conditions that can impair vision; and what you can do to ensure healthy eyes and a healthier life.

**Eye On Health program...** Diabetic patients will receive two annual eye examinations covered in full after a $15 copayment, with updated lenses if your eye doctor determines they are clinically necessary. Log on to our web site at www.davisvision.com to select an in-network provider and make your appointment today.

**For more details...** about your vision benefits, patient rights and responsibilities, or more information about Davis Vision, please log on to our member Web site or contact us at 1.888.235.3107.

Davis Vision has made every effort to correctly summarize your vision plan features herein. In the event of a conflict between this information and your organization’s contract with Davis Vision, the terms of the contract will prevail.

5 Some limitations apply to additional discounts, discounts not applicable at all in-network providers.

Fully Insured product Underwriten by HM Life Insurance Company. Administered by Davis Vision, which may operate as Davis Vision Insurance Administrators in California.