

The Benefits of Vision Care are Clear

Even the slightest vision impairment can make it difficult to complete the simplest of tasks; inevitably, the need for vision care is easily identifiable.

Since consumers recognize the need for an eye exam, and understand that the appointment will be quick, easy, and painless, eye exams have the highest rate of appointment compliance. Beneficial to the consumer as well as your group, comprehensive eye exams are the least expensive and most impactful wellness investment.

Not only will an eye exam provide a solution for vision correction, it can also provide early detection of diabetes, hypertension, and even preventable stroke and cardiac disease.

Offering a vision plan to your employees and their families can only lead to happier, healthier, and more productive individuals, ultimately outweighing the cost in premium by reducing sick time usage as well as employee turnover.

80% of employees say they are interested in a vision plan.¹

90% of employees agree that voluntary benefits add value to their benefits package.²

80% of learning takes place visually for individuals up to age 12.³

Why Davis Vision?

We believe everyone should have easy access to quality eye care, fashionable eyewear and a great customer service experience at the best price.

At Davis Vision, we are working to reframe eye care. For too many people, taking care of their eyes is complicated, expensive, and exhausting due to deceptive prices, baffling terms and conditions and a lack of empathy. As they struggle to comprehend their vision benefit, they question why buying a pair of glasses is so difficult.

We are more than a retailer or plan administrator. We provide each of our members with greater cost transparency on how to shop, accessibility to more choices, and simplicity when using their benefits. That's why our customers trust Davis Vision.

How do we make it happen?

Transparency

Helping people look and feel their best goes beyond paying for exams and fabricating designer frames, it means giving them the power to make truly informed decisions about their eye care. Davis Vision's supply chain ownership translates into uncomplicated, affordable vision coverage for clients and their employees.

Transparency

Accessibility

Davis Vision offers access to both independent eye care providers and a diverse selection of retailers, demonstrating our equal opportunity network development philosophy. This robust network allows our members to choose any frame, anywhere, many of which are covered-in-full by their vision care plan with Davis Vision.

Simplicity

It's as simple as it sounds: Davis Vision meets customers where they want to be met. With consistent in-network benefits and the lowest out-of-pocket costs, it's no wonder that more than 22 million funded members enjoy the benefits of Davis Vision.

That's Davis Vision. This is Eyecare Reframed.

¹ Consumer Perceptions of Managed Vision Care. Study by Jobson Optical Research 2011

² American Optometric Associate Eye-Q, 2012

³ www.allaboutvision.com

Proposed Benefits for Catholic Employee Benefit Group

In-Network Benefits		Plan Design	
Frequency – Once Every:		Designer	
Eye Examination inclusive of Dilation (when professionally indicated)		12 Months	
Spectacle Lenses		12 Months	
Frame		12 Months	
Contact Lens Evaluation, Fitting & Follow-Up Care (in lieu of eyeglasses)		12 Months	
Contact Lenses (in lieu of eyeglasses)		12 Months	
Copayments			
Eye Examination		\$10	
Spectacle Lenses		\$15	
Contact Lens Evaluation, Fitting & Follow-Up Care (in lieu of eyeglasses) *		\$20	
Eyeglass Benefit - Frame			
		Up to \$130	
Frame Allowance (Retail):			
		Plus a 20% discount on any overage **	
Davis Vision Frame Collection *** (in lieu of Allowance):			
Fashion level		Covered	
Designer level		Covered	
Premier level		\$25 member charge	
Eyeglass Benefit - Spectacle Lenses		Member Charges	
Clear plastic single-vision, bifocal, trifocal or lenticular lenses (any Rx)		Covered	
Tinting of Plastic Lenses		Covered	
Scratch-Resistant Coating		Covered	
Polycarbonate Lenses (Children **** / Adults)		\$0 / \$30	
Ultraviolet Coating		\$12	
Anti-Reflective (AR) Coating (Standard/Premium/Ultra)		\$35/\$48/\$60	
Progressive Lenses (Standard/Premium/Ultra)		\$50/\$90/\$140	
High-Index Lenses		\$55	
Polarized Lenses		\$75	
Plastic Photochromic Lenses		\$65	
Scratch Protection Plan: Single Vision Multifocal Lenses		\$20 \$40	
Contact Lens Benefit (in lieu of eyeglasses)			
Contact Lenses: Materials Allowance		Up to \$130	
		Plus a 15% discount on any overage **	
- Evaluation, Fitting & Follow-Up Care – Standard Lens Types (in lieu of eyeglasses)		15% Discount **	
- Evaluation, Fitting & Follow-Up Care – Specialty Lens Types (in lieu of eyeglasses)		15% Discount **	
Collection Contact Lenses *** (in lieu of Allowance): Materials			
- Disposable		4 boxes/multi-packs	
- Planned Replacement		2 boxes/multi-packs	
- Evaluation, Fitting & Follow-up Care		Covered	
Visually Required Contact Lenses (with prior approval)			
- Materials, Evaluation, Fitting & Follow-Up Care		Covered	
Out-of-Network Reimbursement Schedule: up to			
Eye Examination: \$40	Single Vision Lenses: \$40	Trifocal Lenses: \$80	Elective Contact Lenses: \$105
Frame: \$50	Bifocal/Progressive Lenses: \$60	Lenticular Lenses: \$100	Visually Required CL: \$225

* Copayment applies to Collection Contact Lenses only.

** Additional discounts not applicable at Walmart, Sam's Club or Costco locations.

*** Collection is available at most participating independent provider offices. Collection is subject to change. Collection is inclusive of select torics and multifocals.

**** Polycarbonate lenses are covered for dependent children, monocular patients and patients with prescriptions +/- 6.00 diopters or greater.

One-year eyeglass breakage warranty included

Our plan includes many value-added features at no extra cost!

More Covered Frames: In lieu of the frame allowance, members may choose to select any frame from Davis Vision's Exclusive Collection. The Collection is available at most participating independent provider offices and features three levels of frames: Fashion, Designer and Premier, with retail values of \$100 - \$195. By selecting a Collection frame, member eyewear is often completely covered. In fact, approximately 7 out of 10 members take advantage of the tremendous savings by selecting a Davis Vision Collection frame.^{/1}

Free One-Year Breakage Warranty: All eyeglasses come with a breakage warranty for repair or replacement of the frame and/or lenses for a period of one year from the date of delivery. The one-year breakage warranty applies to all plan-covered eyeglasses (i.e., all spectacle lenses, Davis Vision Exclusive Collection frames and national retailer frames, where our Collection is not displayed).

Additional Pair Discounts: For additional eyeglasses and sunglasses, members will receive 50% off at Visionworks and 20% off at other participating providers on the same day their vision benefit is used. For contact lenses, additional materials will be available at a 10% discount. These discounts^{/2} are available once a member's vision benefit has been exhausted.

Scratch-Protection Plan: Standard scratch-resistant coating is available for plastic lenses free of charge. Members may also purchase an optional scratch protection plan, which will replace scratched lenses with new lenses of the same material, style and prescription, at no charge for one year from the original date of dispensing.

More Covered Contact Lenses: In lieu of the allowance, members may be fitted with contact lenses from our contact lens Collection^{/1}, which includes torics and multifocals. All Collection contact lenses are covered up to the plan-specified amount and include evaluation, fitting and follow-up care.

Davis Vision also covers the cost in full for contact lenses that are determined as Visually Required in the treatment of the following conditions: Keratoconus, Anisometropia, Corneal Disorders, Pathological Myopia, Aniseikonia, Post-Traumatic Disorders, Aphakia, Aniridia and Irregular Astigmatism. In general, Visually Required contact lenses may be prescribed in lieu of eyeglasses, when it will result in significantly better visual acuity and/or improved binocular function, including avoidance of diplopia or suppression.

Mail Order Replacement Contact Lenses: Davis Vision's mail order contact lens replacement service is powered by ABB Optical Group, the nation's #1 optical distributor and 2nd largest contact lens provider. By accessing www.davisvisioncontacts.com, Davis Vision members can easily order replacement contact lenses at significant savings and have them shipped directly to their doorstep.

Laser Vision Correction Discounts: Members are entitled to savings of up to 25% off participating provider's usual and customary fees, or a 5% discount on any advertised special through our network of physicians and refractive surgery centers (some centers provide a flat fee equating to these discount levels).

Low Vision Coverage: Members who require low-vision services and optical devices are entitled to the following coverage, both in- and out-of-network, with prior approval from Davis Vision:

Low Vision Evaluation: One comprehensive evaluation every five years, with a maximum charge of \$300. This examination, sometimes called a functional vision assessment, can determine distance and clarity of vision, the size of readable print, the existence of blind spots or tunnel vision, depth perception, eye-hand coordination, problems perceiving contrast and lighting requirements for optimum vision.

Low-Vision Aid: Maximum allowance of \$600 with a lifetime maximum of \$1,200 for items such as high- power spectacles, magnifiers and telescopes. These devices are utilized to maximize use of available vision, reduce problems of glare or increase contrast perception, based on the individual's visual goals and lifestyle needs.

Follow-up care: Four visits in any five-year period, with a maximum charge of \$100 for each visit.

^{/1} Participating retail providers typically do not display the Collection, but are contractually required to maintain a comparable selection (in both quantity and quality) of frames that would be covered with no additional member out-of-pocket expense. Collection is subject to change.

^{/2} Additional discounts are not applicable at Costco, Sam's Club and Walmart locations, or where limited by law or manufacturer restrictions.