

## Vision Insurance Comparison for 2012 Coverage

This chart assumes the use of in-network providers.

Services received from non-network providers are subject to different coverage levels.

Benefits/Copays	<u>VSP Vision Insurance</u>	<u>EPIC Benefits+ Vision Insurance</u>		
Routine Eye Exam	\$10 copay	No coverage*		
Spectacle Lenses	\$25 copay	\$25 copay		
Contact Lenses	\$0 copay	\$25 copay		
Frames	\$130 allowance on selected frames; 20% discount on charges over \$100	Fashion: \$0 copay Designer: \$20 copay Premier: \$40 copay Non-Collection: EPIC pays \$100, member has 20% discount on charges over \$100.		
Spectacle Lenses – in lieu of contact lenses	Single vision, <u>lined</u> bifocal and trifocal and scratch resistant coating included	Single vision, <u>lined</u> bifocal, trifocal, and lenticular included		
Contact Lenses – in lieu of eyeglasses	\$105 allowance for contacts, exam and fitting; 15% off fitting and evaluation	Standard fitting and follow-up included at no cost. Materials: EPIC pays \$100, member has 15% discount on charges over \$100.		
Lens Upgrades	20 – 25% savings	Available with various copays		
<b>Network</b>	<u>VSP Network</u>	<u>Davis Vision Network</u> (use client code 7747)		
<b>Benefit Frequency</b>	-	-		
Lenses	12 mo	12 mo		
Frames	24 mo	24 mo		
Refractive Surgery (Lasik)	15% discount; 5% discount on a promotional price (must use TLC provider)	Up to 25% off provider's Usual & Customary charges or 5% off advertised specials, whichever is lower (Davis Vision provider)		
<b>Monthly Premiums:</b>	-	<b>Optional Vision Insurance</b>	<b>Basic EPIC Benefits+</b>	<b>Total Premium</b>
Single	\$5.24	\$4.00	\$18.99	\$22.99
Employee + Spouse/DP	\$10.49	\$7.07	\$37.98	\$45.05
Employee + Child	\$11.23 <i>Employee + Child(ren)</i>	\$7.07	\$37.98	\$45.05
Family	\$17.93	\$10.39	\$56.97	\$67.36
Open Enrollment	October 3 – 28, 2011	October 3 – 28, 2011		
	<a href="#">Enrollment Period Webpage</a>	<a href="#">Enrollment Period Webpage</a>		

\*Please note that the group health insurance uniform benefit provides coverage for an annual vision exam for each covered member.

You must already have the basic EPIC Benefits+ plan in force, or you must now enroll in the basic EPIC Benefits+ plan, to be eligible to elect the EPIC Benefits+ Vision insurance. The ability to cancel or remove eligible dependents from the Vision insurance in the future will be limited unless you also cancel the basic EPIC Benefits+ plan or remove the dependents from the basic EPIC Benefits+ plan.

If you are already enrolled in, or now enroll in, the EPIC Benefits+ plan but do not elect the Vision insurance option, you still receive member savings on professional vision care services and eyewear through the Benefits+ Davis Vision Affinity Discount Program in 2012.