SightCare – Plan Benefits Voluntary Vision – Broad Network - Plan Design – 130

| | Bei | nefit Fr | equency | | |
|--|--|------------------------------|--|--|--|
| | Examination | Examination Spectacle Lenses | | Frame | Contact Lenses |
| Benefit Frequency | 12 Months | 12 Months | | 12 Months | 12 Months |
| | Provide | er Netw | ork Options | | |
| Schedule of Benefits | Nationwide Vision Network | | SightCare Provider Network | | Out-Of-Network |
| Eye Examination Eyeglass or Contact Lens Contact Lens Fitting Fees | No CoPay Covered 100% (When used with the CL Benefit) | | \$ 10 CoPay See CL's Section | | \$ 35 See CL's Section |
| Ancillary Testing - Exams Dilation Visual Fields Testing | Covered 100% \$ 9 CoPay | | Covered 100% 20% Discount* | | See Exam Allowance Not Covered |
| Frame Benefit (Based On Retail Allowance) | \$ 0 Material CoPay Up to \$ 130 (*Then 20% Discount) | | \$ 0 Material CoPay Up to \$ 130 Up to \$68 at Wal-Mart/Sam's Club | | Up to \$ 45 |
| Standard Lenses (pair) Single Vision Bifocal Trifocal Lenticular Progressive (standard) All Other Progressives | 100% Covered 100% Covered 100% Covered 100% Covered \$ 30 CoPay \$ 79.99 Allowance** (**Then 20% Discount) | | 100% Covered 100% Covered 100% Covered 100% Covered \$ 50 Allowance ** \$ 50 Allowance ** (** Then 20% Discount) | | Up to \$ 25 Up to \$ 40 Up to \$ 50 Up to \$ 80 Bifocal Allowance Bifocal Allowance |
| Lens Options Polycarbonate (Under 18) Lens Options | 100% Covered 20% Discount | | Not Covered 20% Discount* | | Not Covered Not Covered |
| | In Lieu of | Frame & | & Spectacle Lens | ses | |
| Contact Lenses Elective/Cosmetic Medical Necessary | \$ 0 Material CoP 2 Up to \$ 130 Up to \$ 250 | ay | \$ 130 For CL's | rial CoPay & Fitting Fee 0 \$ 250 | \$ 130 Allowance Towards CL's & Fitting Fee Up to \$ 250 |
| Ir | n Lieu of Exam , Eyeglas | sses (fran | ne & lenses) or | Contact Lenses | |
| LASIK Benefit | Up to \$ 200 (\$ 100 per eye) | | Not Covered | | Not Covered |
| | Additio | onal Disc | ounts Offered | | |
| Second Pair Purchases Replacement Contacts Disposable Conventional | 25% Discount 10% Discount 20% Discount | | Not Covered Not Covered Not Covered | | Not Covered Not Covered Not Covered |

Notations:

Provider Network: Nationwide Vision <u>or</u> SightCare Provider Network <u>or</u> Out of Network Allowance

LASIK Benefit: Through Nationwide Vision Laser and Eye Center Exclusively

Out-of-Network Allowance: Member must pay first and then submit receipts to SightCare to be reimbursed

Wal-Mart/Sam's Club: Does not offer any discounts on their already low prices.