

### RATES

Plan #1						
All Eligible Employees	Employee	Employee & Spouse	Employee & Child(ren)	Full Family	Monthly Premium	Annual Premium
Monthly Rate	\$6.48	\$10.91	\$11.12	\$17.60	\$260.82	\$3,129.84
Census	22	6	0	3		
Rate Guarantee	1 Year					

### BENEFITS

All Eligible Employees	
Contribution/Participation	Voluntary, Assumes 50% of eligible employees. Vision is sold with Dental.
Dependent Age Limits	To Age 26
Network/Plan	VSP/Full Feature - Choice B
<b>Copay</b>	
Split(Exams/Materials)	\$10/\$25

### SERVICE FREQUENCIES

	Once Every:
Eye Exams	Calendar Year
Lenses Benefit	Calendar Year
Contact Lenses	Calendar Year
Frames	Other Calendar Year

### REIMBURSEMENT SCHEDULE

	In Network (Copay)	Out Network (Before Copay)
Eye Exams Benefit	\$10	\$39 max
<b>Lenses Benefit</b>		
Single Vision	\$25	\$23 max
Bifocal	\$25	\$37 max
Trifocal	\$25	\$49 max
Lenticular	\$25	\$64 max
<b>Contact Lenses Benefit**</b>		
Medically Necessary	Covered after copay	\$210 max
Elective Materials	\$150 max (Copay waived)	\$100 max (Copay waived)
Elective Fitting and Evaluation	Member pays up to \$60. 15% discount on the fee	Included in the Contact Lens Allowance
Frames Benefit	\$150 retail max + 20% off balance	\$46 max
Visions Upgrade Options Included	• Retail Chain Provider	Not Applicable

\*\*In lieu of eyeglass lenses and/or frames

### PLAN HIGHLIGHTS

- Guardian's affiliation with Vision Service Plan (VSP), offers one of the largest vision care network in the industry with over 70,000 provider access points nationwide. It's easy to find a network provider at [GuardianAnytime.com](http://GuardianAnytime.com).
- Choice plans offer 20% off any additional pairs of glasses purchased within 12 months of the exam. Members also receive 20% off the amount exceeding the copay and allowance on frames purchased as well as 15% off providers' professional services for prescription contact lenses. These discounts only apply to services from an in network provider.

(continued)

## PLAN HIGHLIGHTS (continued)

- With our Choice plans, members will receive significant discounts on lens options, discounts will range from 20-25% off the U&C. For example, standard progressive plastic lenses will cost the member \$55 and scratch resistant coating will cost \$17. Solid tints and dyes are covered in full.
- Members who use a VSP contracted laser center may save an average of 10% -20% off, or 5% off a promotional offer, on PRK, LASIK, Custom LASIK, Custom PRK and Bladeless LASIK.
- Your plan includes Retail Chain Providers, your employees have the convenience of over 16,000 access points with popular retail chains like Costco Optical, Visionworks, Clarkson Eyecare, Visioncare Associates, Rxoptical and more. Benefits may vary at some retail chain provider locations.
- In network benefits can be used online at eyeconic.com.

## IMPORTANT NOTES

**Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements apply.**

- The covered person must remain enrolled until the plan's next vision annual open enrollment period. Someone who waives or drops coverage can't enroll until the plan's next vision annual open enrollment period. These requirements do not apply if the vision plan is sold on a non-contributory basis or if enrollment is tied-to a dental or medical plan.
- If an employee has employee/spouse vision coverage and the spouse obtains new employment and elects vision coverage with the new employer, Guardian lock-in does not apply to that spouse and the spouse is free to move with no negative impact.
- If an employee has employee/spouse vision coverage and **both** the employee and spouse elect to move over to the spouse's new employer's vision plan, again, Guardian lock-in does not apply to either spouse or employee.
- If an employee gets married and wishes to go on the new spouse's plan, the member may decline outside of open enrollment only if the member actually goes on the new spouse's plan.
- We reserve the right to adjust rates if actual participation is below assumed level. See the participation table for other participation rates. We reserve the right to withdraw this proposal if actual participation is below 25%.

**Please see the Participation Section and the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.**