

Our FOCUS plan is an outstanding employment incentive and morale builder. And helping to safeguard the eyesight of your workers it can boost productivity, reducing absenteeism due to fatigue, headaches and other vision-related complaints. Covered expenses include annual exam plus lenses and frames when prescribed. The plan is easy and inexpensive to administer and it's cost effective. With FOCUS, employees have the option of obtaining services from any VSP network doctor who accepts our fees as full payment for services under prearranged guidelines. By selecting a doctor from VSP's nationwide network patients receive special discounts on additional pairs of prescription glasses and services associated with contact lenses. Or they can visit any other doctor and be reimbursed according to the plan schedule. FOCUS also provides for the finest in ophthalmic eyewear, assuring your employees the highest quality eye care possible at minimum cost to you. (Plan 1)

Through your VSP eye care benefit, your employees have access to laser eye surgery. VSP's Laser VisionCare<sup>SM</sup> Program provides employees with a discount for laser correction surgery and easy access to the procedure through VSP contracted doctors, surgeons and the nation's finest laser centers. VSP is pleased to offer the largest available network of laser centers and doctors nationwide. While VSP continues to expand the network, VSP remains committed to delivering the highest level of quality care available. (Plan 1)

### **EyeMed Vision Care (Plan 2)**

EyeMed Vision Care is a managed vision care program that delivers more choices and better quality while providing an overall value that both you and your members will appreciate.

#### **Choice in Providers**

EyeMed's integrated network gives members a true choice in provider selection, with an extensive choice of private practice optometrists, ophthalmologists, opticians and retailers including the nation's leading optical retailer, LensCrafters®.

#### **Quality Care**

EyeMed has a firm commitment to quality and patient satisfaction. All providers must meet EyeMed's credentialing requirements to participate on the panel, which meets NCQA standards. Additionally, we have established a Quality Assurance program designed to monitor the quality of care provided.

#### **Wide Selection of Quality Products**

EyeMed provides your members with choice in quality products when selecting eyeglass frames that are right for them. Whereas some other plans limit your members' selection to a few choice frames, EyeMed members may choose from any frame available at our provider locations. Additionally, most independent providers and all LensCrafters locations carry name brand frames by Luxottica such as Vogue®, Brooks Brothers®, Anne Klein®, and more.

#### **The Best Value in Vision Care**

EyeMed offers total value in vision care that is unmatched in the industry, thanks to our vertical integration with Luxottica, the world's leading eyeglass frame manufacturer, LenCrafters, the nation's #1 optical retailer and our wide and diverse network of independent providers. This provides savings without sacrificing quality and service.

To learn more, please visit [ameritasgroup.com](http://ameritasgroup.com)

PLAN DEFINITION PAGE

Plan 1  
Focus

Frequency Allowance

Exam	12 Months
Lens	12 Months
Frames	24 Months

---

EMPLOYEE	Contributory Participation
DEPENDENT	Contributory Participation

---

This proposal is based on 75 eligible employees.

At least 10 employees must enroll in order to place and maintain coverage. Employees who are covered on another eye care plan may elect to be covered in this plan. If employees who are covered on another eye care plan do not participate, they will **not** be counted toward the required participation of the eligible group. If declining coverage, employees must sign waiver of coverage cards.

The employer and employee both contribute to the employee and dependent cost. **The policyholder is required to contribute at least 25% of the total employee and dependent premium.** (An employee may never pay all of the employee premium.)



Plan 1  
Focus

<u>Service</u>	<u>Benefits with Panel Doctor (*)</u>	<u>Maximum Covered Expense with Non Panel Doctor (*)</u>
Annual Exam	100% Covered	\$ 52.00 (****)
Frame	\$ 120.00 (**)	\$ 45.00 (****)
Single Lenses	100% Covered	\$ 55.00 per pair (****)
Bifocal Lenses	100% Covered	\$ 75.00 per pair (****)
Trifocal Lenses	100% Covered	\$ 95.00 per pair (****)
Lenticular Lenses	100% Covered	\$ 125.00 per pair (****)
Contact Lenses Necessary (***)	100% Covered	\$ 210.00 per pair (****)
Contact Lenses Elective (***)	\$ 120.00 per pair (****)	\$ 105.00 per pair (****)

\* Patient is responsible for \$20.00 annual deductible on exams and \$20.00 annual deductible on materials.

\*\* VSP provides a \$120.00 allowance toward a new frame. If the Insured chooses a frame valued at more than the plan's allowance, you will receive a 20 percent discount on the amount over your frame allowance.

\*\*\* When contact lenses are selected:

1. The insured is eligible for an exam and contact lenses. Other limitations and provisions of the policy will apply. The benefit for the examination will be reimbursed as shown above.
2. The exam, lens, and frame benefit will not be available for the next 12- or 24-month period following the date of service. See GR 3230 for a list of services not covered.

\*\*\*\* Patient pays remainder.

Limitations, Exclusions and Elimination Periods As outlined on the Limitation Page(s).

The final rates will be guaranteed for the first twelve policy months.

This proposal is considered outstanding through August 1, 2005, and any policy issued as the result of this proposal must have an effective date of coverage on or before this date.