

## Vision Insurance Comparison for 2011 Coverage

(This chart assumes the use of in-network providers.)

Benefits/Copays	<u>VSP Vision Insurance</u>	<u>EPIC Benefits+ Vision Insurance</u>		
Routine Eye Exam	100% after \$10 copay	No coverage*		
Lenses Copay	\$25	\$25		
Contact Copay	\$0	\$25		
Frames	\$130 allowance; 20% discount over allowance	Fashion: \$0 copay Designer: \$20 copay Premier: \$40 copay Non collection Allowance: \$100 and 20% discount over allowance		
Contact Lens Allowance	\$105 allowance for contacts, exam and fitting	\$100 allowance and 15% discount over allowance; evaluation and fitting included at no cost		
Lens Allowance	Single vision, <u>lined</u> bifocal and trifocal and scratch resistant coating included	Single vision, <u>lined</u> bifocal, trifocal and lenticular included		
Lens Upgrade	20 – 25% savings	Available with various copays		
<b>Network</b>	<u>VSP Network</u>	<u>Davis Vision Network</u> (use client code 7918)		
<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)	15% discount up to \$250 (any provider)		
<b>Monthly Premiums:</b>	-	<b>Optional Vision Insurance</b>	<b>Basic EPIC Benefits+</b>	<b>Total Premium</b>
Single	\$5.24	\$4.00	\$16.70	\$20.70
Employee + Spouse/DP	\$10.49	\$7.07	\$33.40	\$40.47
Employee + Children	\$11.23	\$7.07	\$33.40	\$40.47
Family	\$17.93	\$10.39	\$50.10	\$60.49

\*Please note that the group health insurance uniform benefit covers an annual vision exam at 100% 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. You cannot cancel or remove eligible dependents from the Vision insurance in the future without also cancelling the basic EPIC Benefits+ plan or removing the dependents from the basic EPIC Benefits+ plan.

If you are already enrolled in, or now enroll for, the EPIC Benefits+ plan but do not elect the Vision insurance, you still have a 20% vision discount benefit through the plan when you use the Davis Vision network in 2011.