



Help Protect Your Eyes

With the affordable Vision Benefit Rider

Eye exams are important to your vision and your overall health. In fact, regular eye checkups can help detect glaucoma and macular degeneration before you have any symptoms.¹ The optional Vision Benefit Rider works with your dental coverage and can pay benefits for eye exams and vision correction. You can go to any covered provider you choose to get benefits for covered:

Vision Correction —

- First year: up to \$50 per person
- Second year: up to \$100 per person
- Third year and beyond: up to \$150 per person

Vision correction includes prescription: eyeglasses, sunglasses, sports glasses, spare pairs and contact lenses.

Vision Discounts

Plus, at no additional cost to you — we've partnered with VSP, the nation's largest discount vision provider, to give you extra savings when you use one of the more than 57,000 providers in their network. You can get discounts for covered exams, eyewear and LASIK through the VSP Access Plan. Your Vision Benefit Rider pays benefits whether you go to a VSP provider or not — and you'll save even more when you use a VSP provider.

Eye Exams —

- Every year: up to \$50 per person

VSP discounts for exams and eyewear on top of your vision rider benefits offer you:

- 20% off a comprehensive exam
- 20% off glasses, lens options and sunglasses²
- 15% off contact lens exam, plus additional mail-in savings on Bausch & Lomb and Acuvue contacts
- up to 20% off laser surgery, including PRK, LASIK and Custom LASIK³

What you should know:

All discounts are subject to change.

In addition to any Policy Limitations, We will not pay Vision Benefits for:

1. Eye examinations performed or correction materials ordered for a Covered Person while their coverage is not in force; or
2. Expenses incurred for missed appointments; or
3. Subnormal vision aids; orthoptic or vision training or any associated testing; or
4. Medical or surgical treatment of the eyes.

We arrange for a third party to give you access to discounted goods and service such as vision exams and material discounts. Access to these discounts will discontinue upon termination of this rider or our arrangement with such third party. Eye examinations must be performed by an optometrist or ophthalmologist. Covered vision correction materials do not include items available for purchase without a prescription. This coverage is available for an additional cost.

¹ "Why Are Eye Exams Important?" www.allaboutvision.com, accessed June 26, 2014

² Discounts valid through any VSP Preferred Provider within 12 months of the last covered eye exam; 20% discount is for complete pair of prescription glasses and non-prescription sunglasses.

³ Custom LASIK discounts only available using wavefront technology with the microkeratome surgical device.

Other LASIK procedures may be performed at an additional cost to the member. LaserVision Care discounts are only available from VSP-contracted facilities.