

RATES

All Eligible Agents	Agents	Agent & Spouse	Agent & Child(ren)	Full Family	Monthly Premium	Annual Premium
Monthly Rate	\$9.70	\$16.32	\$16.65	\$26.35		
Census						
Rate Guarantee	2 Years					

BENEFITS

All Eligible Agents	
Contribution/Participation	Voluntary, Assumes 50% of eligible Agents. Vision is sold with Dental.
Dependent Age Limits	To Age 26
Network/Plan	Davis/Full Feature - Designer B
Copay	
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	\$50 max
Lenses Benefit		
Single Vision	\$25	\$48 max
Bifocal	\$25	\$67 max
Trifocal	\$25	\$86 max
Lenticular	\$25	\$126 max
Contact Lenses Benefit**		
Medically Necessary	Covered (Copay waived)	\$210 max (Copay waived)
Elective	\$130 max + 15% off balance (Copay waived)	\$105 max (Copay waived)
Fitting and Evaluation	Included in the Davis Vision Contact Lens Collection when contacts are purchased.	Not included
Frames Benefit	\$130 retail max + 20% off balance	\$48 max

**In lieu of eyeglass lenses and/or frames

PLAN HIGHLIGHTS

- Guardian's affiliation with Davis Vision offers access to over 80,000 provider locations nationwide, including private practice providers and many convenient retailers such as Walmart, Sam's Club, Target, Sears, JC Penney and contracted Pearle locations. It's easy to find a network provider at GuardianAnytime.com.
- All plan eyeglasses at national retailers come with a breakage warranty for repair or replacement of the frame and/or lenses for a period of one year from the date of delivery. At private practice providers the warranty would cover all lenses and frames from the Davis Vision Collection only.
- For calendar year plans, this plan allows for frames every two calendar years, regardless of whether the member obtained elective contact lenses the previous year.

(continued)

PLAN HIGHLIGHTS (continued)

- With our Designer plans, members will receive significant discounts on lens options, discounts will range from 20-60% off the U&C. For example, standard progressive lenses will cost \$50 and scratch resistant coating will cost \$20. Oversized lenses and fashion or gradient tinting of plastic lenses are covered in full.
- Full Feature plans receive a 20% discount off the amount exceeding the copay and allowance on non-Collection frames and 15% off the amount exceeding the copay and allowance on non-Collection contact lenses purchased from a participating provider. These discounts are not available at Wal-Mart and Sam's Club locations.
- Members who use a Davis Vision participating laser center will receive significant savings of 40% to 50% off the national average price of traditional Lasik.
- With our Designer plans, frames from Davis' Fashion or Designer collections are covered in full in excess of the plan's materials copay. Frames from Davis' Premier collection are covered in full in excess of a \$25 copay applied in addition to the plan's materials copay. Frames not in the collections are covered up to the plan's retail allowance in excess of the plan's materials copay. The Collections are available at most participating independent provider offices but not in retail locations.
- Contact lenses purchased from the Davis Collection are covered in full after the copay, if any, and the contact lens fitting and evaluations are included at no additional charge. The Collection is available at most participating independent provider offices but not in retail locations.

IMPORTANT NOTES

Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and agent/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 agent has agent/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 agent has agent/spouse vision coverage and **both** the agent and spouse elect to move over to the spouse's new agency's vision plan, again, Guardian lock-in does not apply to either spouse or agent.
- If an agent 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.
- The limiting age for unmarried dependents is extended to age 30 if the dependent is a resident of Illinois and has received a release or discharge, other than a dishonorable discharge, from military service.
- We reserve the right to adjust rates if actual participation is below assumed level. We reserve the right to withdraw this proposal if actual participation is below 30%; minimum of 4 enrolled agents.

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

SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- In order to be eligible for coverage: Agents must be legally working (a) in the United States or (b) outside the United States, for a US based agency, in a country or region approved by Guardian.
- Coverage is limited to those charges that are necessary to prevent, diagnose and treat a vision condition.
- Members cannot bank unused allowance amounts for future use, they must use their allowance during the same office visit.
- Members cannot split their benefits, they must purchase frames and lenses during the same office visit.

The plan does not pay for:

- Orthoptics or vision training and any associated supplemental testing.
- Medical or surgical treatment of the eye.
- Eye examination or corrective eyewear required by an agency as a condition of employment.
- Lenses and frames furnished under this plan, which are lost or broken (except when services are otherwise available).
- Our Designer plans limit benefits for most optional cosmetic lens processes and treatments. Our Premier Platinum plans cover a wide range of cosmetic lens processes and treatments.
- Medically necessary contact lenses are covered only if needed: (1) after cataract surgery; (2) to correct extreme visual acuity problems that cannot be corrected with eyeglasses; (3) for certain conditions of Anisometropia; or (4) for Keratoconus.
- The services, exclusions and limitations listed above do not constitute a contract and are a summary only.
- GP-1-Davis-1 et al.
- Guardian's Vision Insurance products are underwritten by The Guardian Life Insurance Company of America, New York, NY and will not be effective until approved by a Guardian underwriter. Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.