

Vision Insurance Plan 2

Good news about vision benefits for employees of Madison Lutheran Home

Did you know?

- ... 50% of the U.S. population requires corrective lenses.¹
- ... Nearly 40% of consumers fear not being able to afford adequate vision treatment without a vision plan, so they may postpone or avoid care because of the cost.²

Vision Insurance Plan Choice

We understand that today's employees demand choice. That's why we offer a vision program that allows you to choose. The Core and Buy-up Plan option provides you with the freedom to choose a vision plan that best fits your needs. Compare the cost and benefits of each plan and then determine which will work best for you and your family.

Your Core Plan includes –

- ... A well vision exam for a low-copayment focusing on eye health and wellness
- ... Extra discounts and savings on lenses and frames.

Your Buy-up Plan option includes –

- ... The well vision exam
- ... Coverage for lenses and frames
- ... Additional discounts and savings
- ... Employee selection in the Buy-up Plan must match employee selection in the Core Plan

Plan Features:

- ... Doctors who offer flexible hours and office settings
- ... Eyewear choices we believe you'll love
- ... Access to the largest national network³ of private-practice eye care doctors in the industry through Vision Service Plan (VSP).

How the Plan Works

Employees get the most from their vision benefits when they visit a VSP doctor. VSP's doctor network offers a wide choice of private practice optometrists, ophthalmologists, and opticians. A VSP provider can be located by visiting vsp.com or call VSP's Member Services department at 800.877.7195.

If you visit an in-network provider for services and materials, you don't need an ID card or have forms to complete. If you visit an out-of-network provider for services and materials, you'll be required to pay the full amount to the provider at that time. You can then submit a claim for reimbursement, which is a lesser benefit when compared to visiting a VSP doctor.

IMPORTANT:

Coverage for eligible employees will begin October 1, 2013. You must sign up by the Initial Enrollment Deadline, or forfeit the opportunity until the next plan anniversary date.

¹*Transitions Optical, Inc. 2009*

²*Rein, David, et al. The economic burden of major adult visual disorders in the United States. Arch Ophthalmology. 2006; 124:1754-1760.*

³*Netminder as of March 29, 2010*

The issued policy provides vision insurance only. It does not provide basic hospital, accident or major medical coverage. Plans contain limitations, exclusions and restrictions. Plan frequencies and limitations apply. We can cancel the policy after giving the policyholder advance written notice.

Assurant Employee Benefits is the brand name used for insurance products underwritten and issued by Union Security Insurance Company.

Assurant Employee Benefits Plan 2

A summary of vision care benefits for the employees of Madison Lutheran Home

MONTHLY Cost for Vision Insurance

	Core Plan Cost*	Buy-up Plan Cost*
For you	\$.93	\$11.51
For you and one dependent	\$2.18	\$25.99
For you and two or more dependent	\$2.79	\$32.92

* Your actual cost may vary depending upon your employer's contribution towards the cost of the plan.

Vision Insurance Schedule

Core Plan – Exam is covered and discounts apply. You may purchase the prescription eyewear Buy-up Plan option.

Benefit	Frequency	In-Network Member Cost	Out-of-Network Benefit
Vision Exam – focuses on your eye health and overall wellness	Every 12 months	\$10 copay	Up to \$52
Glasses Discount (Lenses and Frames)	20% off complete pairs of prescription and non-prescription glasses, including sunglasses and 20% off all lens options. Discounts are unlimited for 12 months following exam.		N/A
Elective Contact Lenses Discount	15% off contact lens fitting and evaluation. Materials are not covered.		N/A
Laser Vision Correction Discount	Once per eye per lifetime	... Average 15% off the regular price or 5% off the promotional price. ... Discounts only available from contracted facilities.	N/A

Buy-up Plan – Employees who enroll in the Buy-up Plan also receive the following benefits:

Benefit	Frequency	In-Network Member Cost	Out-of-Network Benefit
Lenses Single Lined Bifocal Lined Trifocal Lenticular	Every 12 months	\$25 copay (for lenses and frame)	Up to \$55 Up to \$75 Up to \$95 Up to \$125
Frames	Every 12 months	\$130 allowance for frames of your choice and 20% off the amount over your allowance.	\$57
Elective Contact Lenses <i>Contact lenses are in place of lenses and frame.</i>	Every 12 months	\$130 allowance for contact lens exam (fitting and evaluation) and materials. If you choose contact lenses you will be eligible for frames 12 months from the date the contact lenses were obtained.	Up to \$105
Additional Glasses and Sunglasses Discount	30% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your exam. Or get 20% off from any VSP doctor within 12 months of your last exam.		N/A

Locating an In-Network VSP Doctor

You get the most from your vision benefits when you visit a VSP doctor. You'll find a listing of doctors at vsp.com or by calling 800.877.7195. VSP doctors offer flexible hours, a variety of office settings, and eyewear choices.

Using your Vision Benefit

Once enrolled, simply tell your VSP doctor you're a member and they will handle the rest. No ID cards required!

Out-of-Network Providers

If you see a non-VSP provider, you'll receive a lesser benefit. Before seeing a non-VSP provider call VSP at 800.877.7195 for more details.

Eligibility

You are eligible to participate if you are a full-time employee, as defined by your employer, at active work and working in the United States. Other policyholder-defined eligibility requirements may apply. Temporary or seasonal workers are not eligible.

Dependent Eligibility

Those qualified to be covered under your vision plan include your spouse and children from live birth but less than age 26, and your disabled dependents. See your certificate or group insurance policy for additional eligibility details.

Late Entrants

If you elect coverage more than 31 days after your eligibility date, your effective date will be delayed to the next plan anniversary date.

This information is a summary of your benefit. In the event of a discrepancy between this information and the insurance contract, the terms of the contract will prevail.

Limitations & Exclusions

Limitations

In no event will coverage exceed the lesser of.

- ... the actual cost of the examination or materials, or
- ... the limits of coverage shown in the Vision Insurance Schedule.

The allowance for lenses shown in the Vision Insurance Schedule is for two lenses. If only one lens is needed, coverage will be 50% of the allowance shown for two lenses.

Benefits will not be payable for replacement of lost or broken materials until the next eligible benefit period.

The plan is designed to cover visually necessary materials rather than cosmetic materials. When you or a covered dependent select any of the following extras, the plan will pay the basic cost of the allowed lenses, and you or the covered dependent will pay the additional costs for the options.

- ... Optional cosmetic processes.
- ... Anti-reflective coating.
- ... Color coating.
- ... Mirror coating.
- ... Scratch coating.
- ... Blended lenses.
- ... Cosmetic lenses.
- ... Laminated lenses.
- ... Oversize lenses.
- ... Progressive multifocal lenses.
- ... Photochromic lenses; tinted lenses except Pink #1 and Pink #2.
- ... UV (ultraviolet) protected lenses.
- ... Certain limitations may apply to low vision care benefits.
- ... A frame that costs more than the plan allowance.
- ... Contact lenses (except as noted in the Vision Insurance Schedule).

General Exclusions

Covered vision expenses do not include, and we will not pay benefits for, the following:

- ... Orthoptic or vision training and any associated supplemental testing.
- ... Plano lenses.
- ... Two or more pairs of glasses, in lieu of bifocals or trifocals.
- ... Medical or surgical treatment of the eye, eyes, or supporting structures, except for laser surgery as shown under the Vision Insurance Schedule.
- ... Materials, services or options not shown in the Vision Insurance Schedule.
- ... Treatment or materials of an experimental nature.