

Eye Exam, Lenses, Frames, Frequencies

Proposed Effective Date: 12/1/2019

	Plan 1: EyeChoice: ViewPointe® Plan H		Plan 2: EyeChoice: Focus®	
	EyeMed Insight Network	Out of Network	VSP Choice Network + Affiliates	Out of Network
Annual Eye Exam	Covered in full	Up to \$35	Covered in full	Up to \$45
Lenses (per pair)				
Single Vision	Covered in full	Up to \$25	Covered in full	Up to \$30
Bifocal	Covered in full	Up to \$40	Covered in full	Up to \$50
Trifocal	Covered in full	Up to \$55	Covered in full	Up to \$65
Lenticular	20% discount	No benefit	Covered in full	Up to \$100
Progressive	See lens options	NA	See lens options	NA
Frame Allowance	\$130	Up to \$65	\$130**	Up to \$70
Frequencies				
Exam/Lens/Frames	12/12/24	12/12/24	12/12/24	12/12/24
	Based on date of service	Based on date of service	Based on date of service	Based on date of service

**The Costco allowance will be the wholesale equivalent.

Deductible, Maximum

	Plan 1: EyeChoice: ViewPointe® Plan H		Plan 2: EyeChoice: Focus®	
	EyeMed Insight Network	Out of Network	VSP Choice Network + Affiliates	Out of Network
Deductibles	\$10 Exam \$25 Eye Glass Lenses	No deductible	\$10 Exam \$25 Eye Glass Lenses or Frames*	\$10 Exam \$25 Eye Glass Lenses or Frames
Maximum Calendar Year	None	None	None	None

*Deductible applies to a complete pair of glasses or to frames, whichever is selected.

Contact Lenses

	Plan 1: EyeChoice: ViewPointe® Plan H		Plan 2: EyeChoice: Focus®	
	EyeMed Insight Network	Out of Network	VSP Choice Network + Affiliates	Out of Network
Fit & Follow Up Exams	Standard: Member cost up to \$40 Premium: 10% off of retail	No benefit	Member cost up to \$60	No benefit
Contacts				
Elective	Up to \$130	Up to \$104	Up to \$130	Up to \$105
Medically Necessary	Covered in full	Up to \$200	Covered in full	Up to \$210

Monthly Rates

	Plan 1: EyeChoice: ViewPointe® Plan H	Plan 2: EyeChoice: Focus®
Employee (EE)	\$8.40	\$9.28
EE + Spouse	\$17.80	\$19.76
EE + Children	\$14.40	\$16.00
EE + Spouse & Children	\$23.96	\$26.60

Rates are guaranteed for 48 months following the effective date listed above.

Rates include: home address mailing ID cards.

PLEASE NOTE: Rates assume enrollment in our electronic certificate (eCert) program. If you choose to receive paper certificates, monthly rates will increase. A \$15.00 monthly administrative fee may apply to groups with 15 or less enrolled employees and no online or paperless bill.

Employee Participation Requirements

Eligible Employees: 13

	Plan 1: EyeChoice: ViewPointe® Plan H	Plan 2: EyeChoice: Focus®
	Minimum 3 lives Voluntary	Minimum 3 lives Voluntary

Lens Options (member cost)*

	Plan 1: EyeChoice: ViewPointe® Plan H		Plan 2: EyeChoice: Focus®	
	EyeMed Insight Network	Out of Network	VSP Choice Network + Affiliates (Other than Costco)	Out of Network
Progressive Lenses			Up to provider's contracted fee for Lined Bifocal Lenses. The patient is responsible for the difference between the base lens and the Progressive Lens charge.	Up to Lined Bifocal allowance.
Standard Premium	\$65 + lens deductible	No benefit	NA	NA
Tier 1	\$85 + lens deductible	No benefit	NA	NA
Tier 2	\$95 + lens deductible	No benefit	NA	NA
Tier 3	\$110 + lens deductible	No benefit	NA	NA
Tier 4	\$65 plus 80% of charge less \$120 allowance	No benefit	NA	NA
Std. Polycarbonate	\$40	No benefit	Covered in full for dependent children \$33 adults	No benefit
Scratch Resistant Coating	\$15	No benefit	\$17-\$33	No benefit
Anti-Reflective Coating			\$43-\$85	No benefit
Standard	\$45	No benefit	NA	NA
Premium				
Tier 1	\$57	No benefit	NA	NA
Tier 2	\$68	No benefit	NA	NA
Tier 3	80% of the charge	No benefit	NA	NA
Ultraviolet Coating	\$15	No benefit	\$16	No benefit
LASIK or PRK	Average discount of 15% off retail price or 5% off promotional price at US Laser Network participating providers.	No benefit	NA	NA

*Lens Option member costs vary by prescription, option chosen and retail locations.

Additional Focus® Choice Network Features (In Network)

Contact Lenses Elective	Allowance can be applied to disposables, but the dollar amount must be used all at once (provider will order 3 or 6 month supply). Applies when contacts are chosen in lieu of glasses. For plans without a separate contact fitting & evaluation (which includes follow up contact lens exams), the cost of the fitting and evaluation is deducted from the allowance.
Lens Options (Member Cost)*	\$15 - Solid Plastic Dye (Except Pink I & II) \$17 - Plastic Gradient Dye \$31-\$82 - Photochromatic Lenses (Glass & Plastic) Lens Option member cost vary by prescription and option chosen.
Additional Glasses	20% off additional complete pairs of prescription glasses and/or prescription sunglasses.*
Frame Discount	VSP offers 20% off any amount above the retail allowance.*
Laser VisionCareSM	VSP offers an average discount of 15% off or 5% off a promotional offer for LASIK Custom LASIK and PRK. The maximum out-of-pocket per eye for members is \$1,800 for LASIK and \$2,300 for custom LASIK using Wavefront technology, and \$1,500 for PRK. In order to receive the benefit, a VSP provider must coordinate the procedure.
Low Vision	With prior authorization, 75% of approved amount (up to \$1,000 is covered every two years).

Based on applicable laws, reduced costs may vary by doctor location.

Additional ViewPointe® Features (In Network)

Discounts	15% discount on the remaining balance in excess of the conventional contact lens allowance. 20% discount on the remaining balance in excess of the frame allowance. 20% discount on items not covered by the plan at network providers, which may not be combined with any other discounts or promotional offers. This discount does not apply to EyeMed Provider's professional services, or contact lenses.
Lens Options (Member Cost)	\$15 - Tint (Solid & Gradient).
Secondary Purchase Plan	Members receive a 40% discount on a complete pair of glasses once the funded benefit has been exhausted. Members receive a 15% discount off the retail price on conventional contact lenses once the funded benefit has been exhausted. Discount applies to materials only.
Contact Lens Replacement by Mail Program	After exhausting the contact lens benefit, replacement lenses may be obtained at significant discounts online. Visit EyeMedvisioncare.com for details.

Ameritas Focus® Eye Care

Focus eye care plans from Ameritas Group will help your employees receive and pay for the eye care they need. Our Focus plans emphasize eye health and preventive care, and features experienced, independent private-practice VSP eye doctors.

The Ameritas Group Partners with VSP® Vision Care

Since the mid-1980s, Ameritas Group and VSP have shared a strong business alliance based on similar philosophies: a commitment to excellent service. For Focus plans, Ameritas provides expertise in actuarial, underwriting, policy and certificate issue, and plan administration including eligibility and billing/collecting. VSP provides a network of exceptional eye care doctors, in addition to claims processing and customer service to Focus plan members.

VSP's Philosophy is One-Stop Care

Each doctor in VSP's network provides exam and eyewear services, so there's no need for Focus plan members to have a comprehensive exam in one location and then travel to another for their lenses and frames. VSP's statistics indicate most of the U.S. population lives within 4 miles of a VSP doctor.

Focus Plan Members Use The VSP Choice Network

Policyholders can select the VSP Choice Network, offering 29,000 doctors and 50,000 access points, plus reduced rates. Members will still save out-of-pocket for typical eye care services, including an average savings of 20-25% on lens options.

Member Choice

As with every Ameritas Group plan, members may visit any eye doctor. When Focus plan members see non-VSP providers, benefits are reimbursed according to the plan schedule.

No Claim Forms

Making an appointment and receiving claims payment through VSP will be easy for your employees. There is no paperwork or claim to file. Focus plan members simply make an appointment with a VSP doctor, state that they have coverage in a VSP network, and visit the doctor. VSP handles the rest.

Service And Satisfaction

A Recent Summary of Performance Results from VSP:

Member Satisfaction with Plan	99% (good/very good/excellent)
Ease of Doing Business with VSP	99% (good/very good/excellent)
Claims Financial Accuracy	100%
Claims Processing Accuracy	100%
Call Center Average Speed of Answer	14 Seconds
Call Center Telephone Inquiry Response	99.5% (same day response)
Call Abandonment Rate	1.4%

Ameritas ViewPointe® Eye Care

ViewPointe eye care plans from Ameritas Group will help your employees receive and pay for the eye care they need. Our ViewPointe plans emphasize quality care and convenient service that fits in with your employees' busy lifestyles, by featuring the money-saving eye care provider network of EyeMed Vision Care.

The Ameritas Group/EyeMed Partnership

Ameritas Group selected EyeMed Vision Care as an eye care partner in 2003 to bring additional eye care plan choices to our customers. We chose EyeMed because of their commitment to delivering quality, choice, value and service excellence. EyeMed's mission is "To serve and inspire with excellence." Ameritas Group provides expertise in actuarial, underwriting, policy and certificate issue, and plan administration including eligibility and billing/collecting. EyeMed provides claims processing and plan member customer service, as well as access to the EyeMed Insight network, to ViewPointe eye care plan members.

ViewPointe Plan Members Use The EyeMed Network

ViewPointe plans are designed to serve your busy employees through a network that emphasizes convenient locations, expanded hours and same-day service. ViewPointe plan members have access to over 91,000 EyeMed providers nationwide at over 25,000 locations, with a choice between independent and retail providers located at one of their many chains. EyeMed's network of optical chains includes LensCrafters®, Target® Optical, Shopko®, and most Pearle Vision® and Sears® Optical locations. Retail chain advantages can include same-day service, evening and weekend hours, walk-in appointments, and specific guarantees on eyeglasses.

As with every Ameritas Group plan, members may visit any eye doctor. When ViewPointe plan members see non-EyeMed doctors, benefits are reimbursed according to the plan schedule.

Service And Satisfaction

A Recent Summary of Performance Results from EyeMed:

Claims Processing Financial Accuracy	99.9%
Claims Processing Financial Processing	99.6%
Call Center Average speed of answer	20 seconds
Call Center call abandonment rate	2.0%

Rx Savings - Extra value for Ameritas plan members

- It's no secret that prescription medications can be one of the biggest - and most important - health care expenditures a person, family or organization faces. Not to mention, when a person requires long-term maintenance medications, it can become a serious budgeting issue.
- Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance.
- If your organization offers its associates health care pharmacy benefits, this no-cost Rx discount could save significant dollars. Participating pharmacies will give Ameritas plan members their normal health care pharmacy benefit, or the Rx discount, whichever saves more.
- Members can receive up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescription combined.
- To receive the Rx discount, Ameritas plan members just need to visit us at ameritas.com and sign into (or create) a secure member account. That's where they can access and print an online-only Rx discount savings ID card.
- Also, when choosing eServices, your benefits administrator will have access to the online-only Rx discount savings ID card to assist members without Internet access.

Retail Chain Affiliate Providers Available With Focus Plans

Effective January 1, 2012, retail chain affiliate providers, which include Costco® Optical and Visionworks, give members added convenience and additional retail choices. Costco Optical has 400 locations across the country, while Visionworks manages nearly 400 optical stores in 37 states and DC, including well-known stores such as EyeMasters, Visionworks, Dr. Bizer's VisionWorld, Eye DRx, and Hour Eyes, to name a few. Members enjoy a covered-in-full benefit experience with equivalent frame benefit at any of these retail chain locations.

Worldwide Support

When our members travel abroad, they'll have peace of mind knowing that should a dental or vision need arise, help is just a phone call away. Through AXA Assistance, Ameritas offers its dental and vision plan members 24-hour access to dental or vision provider referrals when traveling outside the U.S.

Immediately after a call is made to AXA, an assistance coordinator assesses the situation, provides credible provider referrals and can even assist with making the appointment. Within 48 hours following the appointment, the coordinator calls the member to find out if additional assistance is needed. If all is well, the case is closed. Then, the plan member may submit a claim to Ameritas for reimbursement consideration based on applicable plan benefits. Contact AXA Assistance USA toll free by calling 866-662-2731, or call collect from anywhere in the world by dialing 1-312-935-3727.