

Effective Date: 01/01/2008

EyeChoice® Plan Information

Focus Benefits	VSP Network	Out of Network
Annual Eye Exam	100% covered	covers up to \$52
Single Vision Lenses	100% covered	covers up to \$55
Bifocal Lenses	100% covered	covers up to \$75
Trifocal Lenses	100% covered	covers up to \$95
Lenticular Lenses	100% covered	covers up to \$125
Frame	covers up to \$105	covers up to \$40
Contact Lenses	covers up to \$105	covers up to \$105

Monthly Rates

Rates are guaranteed for 2 years

Employee Only (EE)	\$8.96
EE + One Dependent	\$17.92
EE + Two or more Dependents	\$25.20

Focus®

We do everything in our power to make sure you and your employees are satisfied. That includes offering Focus, our eye care plans featuring the VSP nationwide network. Choose a VSP provider and you are guaranteed 100% satisfaction.

Plan Highlights

- Enjoy 20% off additional non-covered complete pairs of prescription glasses and sunglasses
- For contacts, receive 15% off your contact lens fitting and follow-up
- Get special pricing on lens options such as ultra-violet coating
- For LASIK or PRK, save an average of 15% off the usual and customary price—or 5% off the promotional price—with VSP and a contracted laser surgery center
- Find a provider at ameritasgroup.com or call VSP at 800.877.7195

Plan Specifics

- VSP provides up to \$105 toward a new frame. If the member chooses a frame exceeding this allowance, he/she will receive a 20% discount off the excess amount
- **Members pay a \$10 annual deductible on exams and \$25 annual deductible on materials**
- Information about medically necessary contacts is in "our fine print"
- Frequency for Exam-Lenses-Frame is 12-12-24 months
- With the 12-12-24 frequency: Contacts are in lieu of eye glasses and normal frequency rules apply, selecting contacts does not reset the frame frequency, contacts and frame frequencies work independently
- This quote is not valid for groups situated in New York

Plan Requirements

- No benefits are payable for a service which is not listed under the list of eye care services found in the certificate.
- Benefits available for all full-time, active employees working at least 30 hours per week who have completed the designated waiting period.
- This form highlights the eye care coverage available through Ameritas Life Insurance Corp. Please refer to the Certificate of Insurance for a complete list of covered procedures.