



Proposed Benefits

EyeMed Vision Care in conjunction with Fidelity Security Life Insurance Company

Option 2
Exam and Materials
Insight Network
Fully Insured
Employee Paid
Funded Benefits

Frequency

Examination
Once every 12 months

Lenses (in lieu of contact lenses)
Once every 12 months

Contacts (in lieu of lenses)
Once every 12 months

Frame
Once every 12 months

Vision Care Services	Member Cost In-Network	Out of Network Member Reimbursement up to:
Exam <i>With Dilatation as Necessary</i>	\$10 Copay	\$40
Frames <i>Any available frame at provider location</i>	\$0 Copay; \$150 allowance, 20% off balance over \$150	\$105
Contact Lenses <i>(Contact Lens allowance includes materials only)</i>		
Conventional	\$0 Copay, \$150 allowance, 15% off balance over \$150	\$150
Disposable	\$0 Copay, \$150 allowance, plus balance over \$150	\$150
Medically Necessary	\$0 Copay, Paid-In-Full	\$210
Standard Plastic Lenses		
Single Vision	\$25 Copay	\$30
Bifocal	\$25 Copay	\$50
Trifocal	\$25 Copay	\$70
Lenticular	\$25 Copay	\$70
Standard Progressive	\$80 Copay	\$50
Premium Progressive Tier 1	\$110 Copay	\$50
Premium Progressive Tier 2	\$120 Copay	\$50
Premium Progressive Tier 3	\$135 Copay	\$50
Premium Progressive Tier 4	\$200 Copay	\$50
Covered Lens Options		
Standard Anti-Reflective	\$45 Copay	\$5
Premium Anti-Reflective Tier 1	\$57 Copay	\$5
Premium Anti-Reflective Tier 2	\$68 Copay	\$5
Premium Anti-Reflective Tier 3	\$85 Copay	\$5
Standard Polycarbonate - under age 19	\$0 Copay	\$32
Monthly Rate		
Subscriber	\$9.00	
Subscriber + Spouse	\$15.00	
Subscriber + Child(ren)	\$16.00	
Subscriber + Family	\$23.00	

All plans are based on a 48-month contract term and 48-month rate guarantee
 Monthly Rate is subject to adjustment even during a rate guarantee period in the event of any of the following events: changes in benefits, employee contributions, the number of eligible employees, or the imposition of any new taxes, fees or assessments by Federal or State regulatory agencies
 EyeMed Vision Care reserves the right to make changes to the products available on each tier. All providers are not required to carry all brands on all tiers.
 For current listing of brands by tier, visit <http://www.discovereyemed.com>

Plan Details
 Quote for group situated in the State of CASouth and will be valid until the 8/1/2018 implementation date. Date Quoted 6/27/2018. Benefit allowances provide no remaining balance for future use within the same benefit frequency. Rates are valid only when the quoted plan is the sole stand-alone vision plan offered by the group. Percentage discounts are not part of the insurance benefit. Insured benefits are underwritten by Fidelity Security Life Insurance Company. Policy Number VC-19; Policy Form No. M-9083

Plan Exclusions
 No benefits will be paid for services or materials connected with or changes arising from:

- orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses;
- medical and/or surgical treatment of the eye, eyes or supporting structures;
- any Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment; safety eyewear;
- services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof;
- plano (non-prescription) lenses;
- non-prescription sunglasses;
- two pair of glasses in lieu of bifocals;
- services or materials provided by any other group benefit plan providing vision care;
- services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and services rendered to the Insured Person are within 31 days from the date of such order; or
- lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available.

Insurance Savings Group

Saving our members some extra green

We're committed to keeping money in our members' pockets.

That's why we offer our members additional discounts above the proposed plan benefits.

Savings for Members

40% off

additional pairs of glasses and a 15% discount on conventional lenses once funded benefit is used – an industry exclusive

20% off

any item not covered by the plan, including non-prescription sunglasses

Lasik

Lasik or PRK from US Laser Network
15% off retail price or 5% off promotional price

Hearing Care

Amplifon Hearing Health Care Network
40% off hearing exams and a low price guarantee on discounted hearing aids

Additional Discounts

Vision Care Services

Member Cost In-Network

Discounted Exam Services

Retinal Imaging Benefit

Up to \$39

Contact Lens Fit and Follow-up

(Contact lens fit and two follow-up visits are available once a comprehensive eye exam has been completed.)

Standard Contact Lens Fit & Follow-Up:

\$40

Premium Contact Lens Fit & Follow-Up:

10% off retail price

Discounted Lens Options

Photochromic (Plastic)

\$75

Tint (Solid & Gradient)

\$15

UV Treatment

\$15

Standard Plastic Scratch Coating

\$15

Standard Polycarbonate - age 19 and over

\$40

Other Add-on Services and Materials

20% off Retail Price

Discount Details

Member receives a 20% discount on items not covered by the plan at EyeMed In-Network locations. Discount does not apply to EyeMed Provider's professional services, or contact lenses.

Plan discounts cannot be combined with any other discounts or promotional offers.

In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see EyeMed's online provider locator to determine which participating providers have agreed to the discounted rate.

Discounts on vision materials may not be applicable to certain manufacturers' products

EyeMed Vision Care reserves the right to make changes to the products on each tier and the member out-of-pocket costs. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels.

Service and amounts listed above are subject to change at any time

We've got you covered

Because you've got EyeMed, you've got choices. Whether you're looking for an independent doctor or a retail provider with extended evening and weekend hours, you can feel confident knowing there's an option just right for what you need. Here's a snapshot of eye doctors near you, but you'll want to check eyemed.com or the EyeMed Members App for the most up-to-date information.

Locations near 93309 for the InSight network

LENSCRAFTERS
VALLEY SQUARE
2724 MING AVE
BAKERSFIELD, CA 93304
661-836-0194

TARGET OPTICAL
9100 ROSEDALE HWY
BAKERSFIELD, CA 93312
661-589-7745

JCPENNEY OPTICAL
2501 MING AVE
BAKERSFIELD, CA 93304
661-835-7080

SEARS OPTICAL
VALLEY PLAZA
3001 MING AVE
BAKERSFIELD, CA 93304
661-831-7190

LENSCRAFTERS
9370 ROSEDALE HWY STE 100
BAKERSFIELD, CA 93312
661-213-3005

JANE LI
3001 MING AVE
BAKERSFIELD, CA 93304
661-831-7190

VASUDHA BHUTANI OD
9100 ROSEDALE HWY
BAKERSFIELD, CA 93312
661-589-7745

TARGET OPTICAL
11000 STOCKDALE HWY
BAKERSFIELD, CA 93311
661-282-2836

STOCKDALE OPTOMETRY
3869 STOCKDALE HWY
BAKERSFIELD, CA 93309
661-831-8952

STANTON OPTICAL
4492 MING AVE
BAKERSFIELD, CA 93309
661-412-0065

GOLDEN STATE EYE MEDICAL GRO
1001 TOWER WAY STE 150
BAKERSFIELD, CA 93309
661-327-4499

LI & LIAO OPTOMETRY
1002 WIBLE RD STE 1
BAKERSFIELD, CA 93304
661-835-1104

EYEXAM OF CALIFORNIA
VALLEY SQUARE
2724 MING AVE
BAKERSFIELD, CA 93304
661-836-0127

DR LOUIS ALLEN OD INC
1811 OAK ST STE 150
BAKERSFIELD, CA 93301
661-636-0581

BAKERSFIELD OPTICAL
3100 19TH ST STE 100
BAKERSFIELD, CA 93301
661-322-3937

OPTICAL EYEWEAR INC
2323 16TH ST STE 103
BAKERSFIELD, CA 93301
661-324-8836

EYEXAM OF CALIFORNIA
9370 ROSEDALE HWY STE 100
BAKERSFIELD, CA 93312
661-213-3005

4TH STREET WELLNESS CENTER
609 4TH ST
BAKERSFIELD, CA 93304
661-215-1006

EV CONTACTS #701
3216 MING AVE FRNT
BAKERSFIELD, CA 93304
661-834-0400

STERLING VISION CARE
3216 MING AVE STE D
BAKERSFIELD, CA 93304
661-834-0400

EYEXAM OF CALIFORNIA
2100 WHITE LN
BAKERSFIELD, CA 93304
661-379-6704

ACE EYECARE INC
1721 WESTWIND DR STE B
BAKERSFIELD, CA 93301
661-215-1006

CENTRAL VALLEY EYE CARE
5000 PHYSICIANS BLVD STE 100
BAKERSFIELD, CA 93301
661-846-4985

DR STEVE RATTY OPTOMETRIST
2222 E ST STE 1
BAKERSFIELD, CA 93301
661-327-2681

PREMIER EYECARE OPTOMETRIC
3911 COFFEE RD STE B
BAKERSFIELD, CA 93308
661-588-8222

LI & LIAO OPTOMETRY PC
9820 BRIMHALL RD UNIT 100
BAKERSFIELD, CA 93312
661-213-3000

THE VISION CENTER IN WAL-MART
8400 ROSEDALE HWY
BAKERSFIELD, CA 93312
661-587-7482

TRIANGLE EYE INSTITUTE
9700 BRIMHALL RD STE 100
BAKERSFIELD, CA 93312
661-631-2020

THURMAN WOOD OD
4819 CALLOWAY DR STE 101
BAKERSFIELD, CA 93312
661-325-7738

INNOVATIVE EYE CARE OPTOMETR
4903 CALLOWAY DR STE 101
BAKERSFIELD, CA 93312
661-213-3310

BAKERSFIELD EYE CARE OPTOME
5535 CALLOWAY DR STE 100
BAKERSFIELD, CA 93312
661-589-9870

OILDALE COMMUNITY HEALTH CTR
525 ROBERTS LN
BAKERSFIELD, CA 93308
800-300-6664

OMNI FAMILY HEALTH
210 N CHESTER AVE
BAKERSFIELD, CA 93308
661-237-6600

CENTER STREET WELLNESS CENT
2951 CENTER ST
BAKERSFIELD, CA 93306
661-215-1006

BAKERSFIELD EYE CARE OPT GRO
11320 MING AVE STE 360
BAKERSFIELD, CA 93311
661-847-9870

SOUTH CHESTER PARTNERSHIP
800 MING AVE
BAKERSFIELD, CA 93307
661-215-1006

SABRINA GRAZIANO
5603 AUBURN ST UNIT A
BAKERSFIELD, CA 93306
661-489-7765

WOLFGANG H RENKEN OD
1301 7TH ST
WASCO, CA 93280
661-758-6320

OMNI FAMILY HEALTH
2101 7TH ST
WASCO, CA 93280
800-300-6664

JAMES SIMONSON OD
417 CENTER ST
TAFT, CA 93268
661-765-4270

MARK J PARK OD INC
919 13TH AVE
DELANO, CA 93215
661-725-3795

DR JOHN E FAGAN
20231 VALLEY BLVD STE G
TEHACHAPI, CA 93561
661-822-1212

TEHACHAPI OPTOMETRIC CENTER
20131 W VALLEY BLVD
TEHACHAPI, CA 93561
661-822-6886

LARRY E WAGGONER OD
12134 MT MESA RD
LAKE ISABELLA, CA 93240
760-379-3602

Eye exams offered by DPA/DTA or DEA-certified optometrists and ophthalmologists. All certifications are verified by and NCOA-accredited credentials verification organization. Locations subject to change. When making your appointment, please confirm all discounts and services are offered.



Supersize your savings



Any frame, any brand at any price point for no out-of-pocket expense—a special offer from Target® Optical and Sears® Optical.* Plus, you also get \$20 off your contacts purchase (and free shipping) from ContactsDirect.com.

HOW IT WORKS — SAVINGS ON FRAMES

Simply go to your local Target Optical or Sears Optical store, find your frame (ANY available frame!) and you'll incur no cost.* And that means you have the freedom to find a great frame that matches your style and personality, while keeping money in your pocket.

HOW IT WORKS — SAVINGS ON CONTACT LENSES

When you visit ContactsDirect.com to purchase contact lenses, simply create an account and register your vision benefits. The \$20 savings will then automatically apply in your cart during checkout.

WHAT IT INCLUDES

With this special offer from Target Optical, Sears Optical and ContactsDirect, you can choose from a wide selection of frame and contact lens brands, including:



*A special offer from Target Optical and Sears Optical. Valid only on complete pairs of glasses, for each year of the initial contract term and in-store only at Target Optical and Sears Optical. Offer not valid at Sears Optical stores affiliated with US Vision. Member is still responsible for lenses, which are covered based on benefits outlined in the vision benefits and may include an additional copay. **EyeMed analysis of business results, before and after offering Freedom Pass from Target Optical and Sears Optical, 2017.

WITH THE
FREEDOM PASS OFFER:**



Utilization goes up



Your out-of-pocket costs
go down



You get up to
\$80 of added value each
year on frames



You get \$20
of added value each year on
contact lenses