



VISION PLAN

VisionCare Plan (VCP)

Effective January 1, 2009

CompBenefits

Vision Exam – Your VisionCare Plan doctor will do a complete analysis of your eyes and related structures to determine any vision problems or other abnormalities.

Lenses – Your VisionCare Plan doctor will order your lenses from an approved optical laboratory. The plan covers the proper lenses you need for your visual welfare, as determined by your VisionCare Plan network doctor. The doctor will also verify the accuracy of your finished lenses.

Frames – Ask your VisionCare Plan doctor to show you the frames that the plan covers in full. (The doctor can also order any currently provided frame you find elsewhere.) If you choose a frame that costs more than the amount the plan covers, you'll simply pay the additional charges.

Extra – By using a VisionCare Plan doctor, you will receive an additional 20% discount on a second pair of *eyeglasses*. This discount is available for 12 months after the covered eye exam from the VisionCare Plan network doctor who performs that initial exam.

Contact Lenses – The plan covers medically necessary contact lenses with prior authorization by the VisionCare Plan in the following instances:

- Following cataract surgery
- To correct extreme visual acuity problems that can't be corrected to 20/70 in the better eye with eyeglasses
- Certain conditions of anisometropia and keratoconus

Your VisionCare Plan doctor may determine that you need contact lenses due to conditions other than those listed above. If so, the doctor can submit your case for review and ask VisionCare Plan for prior approval. If VisionCare Plan approves the request, the plan will fully cover your lenses (after you pay the deductible) if you get them from a VisionCare Plan network doctor.

Elective contact lenses – The plan provides an allowance for contact lenses that are not medically necessary. When you choose elective contacts instead of glasses, the plan pays for a vision exam in addition to a flat allowance of \$120.00 toward the combined value of any or all of the following services:

- Extended exam to fit contact lenses
- Contact lenses
- Any follow-up visit

The contact lens allowance replaces all other benefits for the year. You can select either the contact lens allowance *or* other covered services, but not both.

If you get contact lenses at the same time you get glasses through the plan, you will receive an eye exam, 15% off the doctor's professional fees and 15% off the cost of contact lenses or 10% off the cost of disposables, *in lieu of the allowance*.



VISION PLAN (cont.)

Effective January 1, 2009

LASIK – Vision correction is available through the Refractive Care Program to employees and covered dependents at substantially reduced fees. To take advantage of this significant plan enhancement, contact VisionCare to request a LASIK ID card and a list of network eye doctors for an initial screening.

HOW MUCH YOU PAY

When you select a doctor from the VisionCare Plan list, this plan covers the visual care described (examination, professional services, lenses and frames) at no expense to you except a deductible of \$10.00 for the vision examination and separate deductible for any prescribed materials. Any additional care, service and/or materials not covered by this plan may be arranged between you and the doctor.

Service

- Vision exam
- Prescribed materials
- Non-essential contact lenses
- 2nd pair of eyeglasses

Co-payment

\$10.00 deductible
\$15.00 deductible
\$120.00 flat allowance
20% discount

PREMIUMS: JANUARY 1, 2009 – DECEMBER 31, 2009

Employee – The College pays 100% for full-time employees.

Dependents - \$5.00 per month (\$2.50 per pay period) for entire family.

Refer to your CompBenefits VisionCare Plan certificate for more important information about this employee benefit or call Customer Service at 1-800-865-3676. Certificates can be obtained at www.compbenefits.com.