



# CLEAR

## Vision Insurance



Plans underwritten by:



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# Clear Vision Benefits

Benefits	Designer Vision Plan		
	Plan Design Options		
<b>FREQUENCY - ONCE EVERY:</b> Exam with Dilation as Necessary Eyewear: Spectacle lenses Frame Contact lenses (in lieu of eyeglasses)	<b>Clear 12</b> 12 Months  12 Months 12 Months 12 Months	<b>Clear 24</b> 12 Months  12 Months 24 Months 12 Months	
	<b>In Network</b>	<b>Out of Network Reimbursement</b>	
<b>COPAYMENTS</b> Eye examination Eyewear	<b>A</b> \$0 \$0	<b>B</b> \$10 \$10 <b>C</b> \$10 \$25	Up to \$40 See Below
<b>SPECTACLE LENSES (PER PAIR):</b> All ranges of prescriptions and sizes Choice of glass or plastic lenses Oversized lenses Fashion and gradient tinting of plastic lenses Glass-Grey #3 prescription sunglasses	Included Included Included Included Included	<b>Per Pair:</b> Single Vision up to \$40 Bifocal up to \$60 Trifocal up to \$80 Lenticular up to \$80	
<b>FRAME</b> In-network retail allowance Exclusive collection of frames (in lieu of frame allowance): Fashion (up to \$100 retail value) Designer (up to \$175 retail value) Premier (up to \$225 retail value)	\$130 plus 20% discount off overage <sup>1</sup>  Included Included \$25 copayment	Up to \$45	
<b>CONTACT LENSES (IN LIEU OF EYEGLASSES)</b> Elective allowance Contact Lens Evaluation and Fitting Allowance Formulary with fitting/follow-up care (in lieu of elective allowance) Medically necessary (with prior approval)	\$130 plus 15% discount off overage <sup>1</sup> \$60 plus 15% discount off overage <sup>1</sup> Included Included	Up to \$105  Up to \$225 for medically necessary	
<b>VALUE ADDED FEATURES</b> One-year breakage warranty Lens 1-2-3! <sup>®</sup> membership Laser vision correction discount Low vision coverage	Included Included Included Included	Not Included Not Included Not Included Not Included	

<sup>1</sup>At Walmart locations, members will receive the full allowance towards Walmart's every day low prices. Additional discounts not applicable.



# Clear Vision Rates

For groups with minimum 75% participation

Designer Vision Plan Monthly Premium						
Tier	Clear 12			Clear 24		
	Total Copayment Alternatives					
	Eye Examination	\$0	\$10	\$10	\$0	\$10
Eyewear	\$0	\$10	\$25	\$0	\$10	\$25
Region I	Delaware, Illinois*, Louisiana, Massachusetts, New Jersey*, New York*, Ohio*, Pennsylvania, Puerto Rico, Rhode Island, Texas					
Employee Only	\$11.45	\$9.31	\$8.35	\$9.77	\$7.90	\$7.07
Employee + Spouse	\$21.48	\$17.40	\$15.59	\$18.29	\$14.74	\$13.16
Employee + Child(ren)	\$19.81	\$16.05	\$14.38	\$16.87	\$13.60	\$12.14
Employee + Family	\$30.95	\$25.04	\$22.42	\$26.33	\$21.19	\$18.90
Region II	Colorado, Indiana, Iowa, Kentucky, Maryland, Michigan, Minnesota, Missouri, Montana, North Carolina*, Oregon, Tennessee, Virginia, Wisconsin					
Employee Only	\$12.34	\$10.14	\$9.19	\$10.55	\$8.64	\$7.81
Employee + Spouse	\$23.17	\$18.99	\$17.17	\$19.77	\$16.13	\$14.55
Employee + Child(ren)	\$21.36	\$17.51	\$15.84	\$18.23	\$14.88	\$13.43
Employee + Family	\$33.39	\$27.34	\$24.71	\$28.48	\$23.21	\$20.92
Region III	Alabama, Arizona, Arkansas, Connecticut*, Washington D.C. Florida, Georgia*, Idaho*, Kansas, Mississippi, Nebraska, North Dakota, Oklahoma*, South Carolina, South Dakota, Utah, Washington, Wyoming					
Employee Only	\$13.16	\$10.91	\$9.95	\$11.27	\$9.31	\$8.48
Employee + Spouse	\$24.71	\$20.44	\$18.63	\$21.13	\$17.41	\$15.84
Employee + Child(ren)	\$22.79	\$18.85	\$17.18	\$19.49	\$16.06	\$14.61
Employee + Family	\$35.63	\$29.45	\$26.82	\$30.45	\$25.06	\$22.78
Region IV	Alaska, California, Hawaii*, New Mexico					
Employee Only	\$14.22	\$11.90	\$10.95	\$12.20	\$10.19	\$9.36
Employee + Spouse	\$26.73	\$22.34	\$20.52	\$22.91	\$19.08	\$17.50
Employee + Child(ren)	\$24.64	\$20.60	\$18.93	\$21.12	\$17.60	\$16.15
Employee + Family	\$38.55	\$32.19	\$29.57	\$33.01	\$27.48	\$25.19
Region V	Maine*, Nevada, New Hampshire*, Vermont*, West Virginia					
Employee Only	\$14.93	\$12.58	\$11.62	\$12.83	\$10.78	\$9.95
Employee + Spouse	\$28.09	\$23.62	\$21.80	\$24.10	\$20.21	\$18.63
Employee + Child(ren)	\$25.89	\$21.78	\$20.10	\$22.22	\$18.63	\$17.18
Employee + Family	\$40.51	\$34.04	\$31.41	\$34.74	\$29.10	\$26.82

- The rates above are for groups of 2-99 lives and are valid until 7-1-09. For groups of 100-249, please multiply the above rate by .85. For groups of 250-500, please multiply above rates by .75. For groups of 500+, please contact your general agent or GroupLink for a proposal.
- The above rates assume 75% eligible employee participation. For groups with lower than 75% participation with a minimum of 5 enrolled employees, multiply the above rates by 1.25.

\*Not available in these states as of October 15, 2008. Please check with GroupLink for updated state approvals.

# About Davis Vision

Davis Vision has been providing vision care services for more than 42 years and currently serves more than 55 million people.

Their national network of nearly 45,000 providers is available in all 50 states, Washington D.C., Puerto Rico, Saipan, Guam and the Dominican Republic.

Davis Vision offers a full array of administrative services including electronic claims adjudication, professional optometric consulting services, sales support, employee services, internet support, network access and management reporting. Their program features include:

**Paperless System** - Employees simply call a network provider of choice to schedule an appointment.

**24/7 Access** - Participants may review benefits, eligibility, locate a provider and more at [www.davisvision.com](http://www.davisvision.com). An Interactive Voice Response (IVR) system also offers round-the-clock toll-free telephone access to benefit information.

**Member Savings** - The Davis Vision program minimizes or eliminates out-of-pocket expenses for employees at the point of service, resulting in satisfaction with the plan.

**Rate Stability** - Rate stability over the company's history is indicative of their integrated cost control management techniques and strategies.

**Cost-Effective** - Davis Vision delivers high value at a low annual cost while guaranteeing quality. Rates can be guaranteed for multiple contract periods.

**Sponsor Recognition** - Davis Vision provides all communication material.

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Davis Vision's network is a blended network with a choice of all practice types including ophthalmologists, optometrists and many of the nation's premier retail centers. A large percentage of private practice providers also work in a retail/storefront environment. The following are some of the national and regional retailers that are typically included in a Davis Vision program:

Davis Vision  
Empire Vision Centers  
Total Vision Care  
Cambridge Eye Doctors  
Douglas' Vision World  
Binyon's Eye World

Dr. Bizer's Vision World  
Dr. Bizer's Value Vision  
Doctor's Value Vision  
Doctor's Visionworks  
Visionworks  
Eye DrX

EyeMasters  
Hour Eyes  
Stein Optical  
Vision World  
Walmart Vision Centers

For a full list of providers in your area, access our provider directory at [www.davisvision.com](http://www.davisvision.com), select "Find a Provider" and enter control code 7610.



Administered by Davis Vision and GroupLink. Group Policy MNL GVIS-POL 1107 underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance company. Madison National, rated A- (Excellent) by A.M. Best, is a Member of the IHC Group. In New York and New Hampshire, Group Policy SSL GVIS-POL 1107 underwritten by Standard Security Life Insurance Company of New York, also rated A- (Excellent), also a Member of the IHC Group.

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