

CompBenefits' Vision Direct Insurance Plan offers substantial savings on your vision care.

If you visit one of the doctors in CompBenefits' large network of private practice vision care providers, you will receive the following benefits:

Vision Examination: You will receive a comprehensive vision examination once every 12 months for a low \$10 co-payment. This thorough examination is designed to evaluate not only your vision, but overall eye health as well. See below for specific details.*

Frames: You are entitled to a new frame once every 12 months for a low \$15 co-payment. The Network Doctor will show you the wide range of frames the Plan covers in full. He can also order any currently provided frame that you may find elsewhere. If you select a frame that costs more than the amount the Plan covers, you are only responsible for the difference in cost.**

Lenses: You will receive lenses from the Vision Direct Insurance Plan Network Doctor at a 20% discount from the normal charge.

LASIK: Vision Direct Insurance Plan offers LASIK for plan members who are nearsighted or have astigmatism and wear glasses or contacts. CompBenefits has contracted with approximately 150 premier LASIK facilities including The Laser Center (TLC) doctor network to offer this procedure at substantially reduced fees. If a plan member uses one of the TLC facilities, the member will pay no more than \$1,800 for one eye. If a member chooses another participating location, he or she will receive a 10 percent discount from the facility's lowest price or pay no more than \$1,800 per eye, whichever is lesser.

Discounts: Vision Direct Insurance Plan members receive valuable discounts from Network Doctors. You will be given a 20 percent discount on a second pair of eyeglasses and/or a 15 percent discount on professional service fees for elective contact lenses such as fitting and follow-up exams. These discounts are available for 12 months after the covered eye exam from the Network Doctor.

*Your thorough eye examination will include 1) personal and family medical and ocular history; 2) visual acuity (unaided or acuity with present correction); 3) external exam; 4) pupillary exam; 5) visual field testing (confrontation); 6) internal exam (direct or indirect ophthalmoscopy recording cup disc ratio, blood vessel status and any abnormalities); 7) biomicroscopy (i.e. cover test); 8) tonometry; 9) refraction (with recorded visual acuity); 10) extra ocular muscle balance assessment; 11) diagnosis and treatment plan.

**The frame allowance is based on a wholesale price of \$40, which typically equals a retail price of \$120. This may vary by provider.

If you visit a doctor who is not part of the Vision Direct Insurance Plan Network, you will be reimbursed according to the following schedule after deduction of the applicable co-payment:

- Vision Examination \$38
- Frames \$33

Applicable co-payments include \$10 for the examination and \$15 for frames.