

### Elite Plan A

**Welcome to AlwaysCare Benefits, Inc.** This program has been specifically designed to provide you and your covered family members with quality professional vision care, all at a tremendous savings to you!

Benefit Summary			
Vision Care Services	In-Network		Out-of-Network
<b>Co-Pays:</b>			
Exam (Once every 12 months)	\$10		Up to \$35
Materials	\$10		see below
<b>Standard Plastic Lenses: (Once every 12 Months)</b>			
Single Vision	Covered by Co-pay		Up to \$25
Bifocal	Covered by Co-pay		Up to \$40
Trifocal	Covered by Co-pay		Up to \$50
Lenticular	\$80 allowance		Up to \$50
Progressive	\$70 allowance		Up to \$40
<b>Lens Options:</b>			
Scratch resistant coating	N/A		N/A
Polycarbonate Lenses for children	N/A		N/A
<b>Frames: (Once every 12 Months)</b>	\$120 retail frame.		
Members choose from any frame available at provider locations.	Covers a wide selection of frames. (\$94 retail frame at Wal-Mart & Sam's Club)		Up to \$50
<b>Contact Lenses: (Once every 12 Months)</b> (Includes fit, follow-up and materials)			
<b>In lieu of eyeglass lenses &amp; frames</b>			
Elective	Up to \$120 retail		Up to \$100
Medically Necessary	Up to \$210 retail		Up to \$210
<b>Laser Vision Correction:</b>	Membership provides access to preferred pricing. Transactions are handled directly between Members and Providers. Refractive surgery is an elective procedure and may involve potential risks to patients. This is not an insured benefit. AlwaysCare Benefits, Inc. cannot and does not guarantee the outcome of any refractive surgical procedure or a total elimination of the need for glasses or contacts. Providers may not be available in all metropolitan areas. Visit <a href="http://www.AlwaysCareBenefits.com">www.AlwaysCareBenefits.com</a> for a list of participating laser vision correction providers.		
<b>Participation Requirements:</b>	<b>20-49%</b>	<b>50-79%*</b>	<b>80-100%*</b>
<b>Employee Only</b>	<b>\$8.02</b>	<b>\$7.22</b>	<b>\$5.52</b>
<b>Employee &amp; Spouse</b>	<b>\$16.02</b>	<b>\$14.42</b>	<b>\$11.04</b>
<b>Employee &amp; Child(ren)</b>	<b>\$16.98</b>	<b>\$15.28</b>	<b>\$9.10</b>
<b>Employee &amp; Family</b>	<b>\$26.64</b>	<b>\$23.98</b>	<b>\$15.30</b>
<b>Rate Guarantee:</b>	<b>24 months from the effective date of coverage</b>		
<b>Administration Fee:</b>	<b>\$5.00 monthly fee for groups with 2-9 enrolled. No admin fee for groups with 10+ enrolled</b>		
Stand alone vision plans are available for groups with as few as 5 enrolled; available for groups with as few as 2 enrolled when combined with dental			
*Must have 10 or more enrolled to qualify for the 50-79% or 80-100% rates			
Rates are valid through 7/31/08.			
Limitations & Exclusions			
<p><b>Selection of Providers:</b> AlwaysVision<sup>SM</sup> offers a nationwide PPO network consisting of over 22,000 Providers nationwide. The Provider panel contains independent optometrists and ophthalmologists, as well as regional and national retail chains (including Wal-Mart, Pearle Vision, Target, Sears, JC Penney and Eyemasters). Members may choose different providers for vision exam and materials purchases. Out-of-network benefits are available, but members receive the best value in-network. Visit <a href="http://www.AlwaysCareBenefits.com">www.AlwaysCareBenefits.com</a> or call 888-729-5433, Ext. 2013 for a list of participating providers. Most participating providers (excluding Wal-Mart &amp; Sam's) offer discounts on items purchased after the insurance benefit has been used.</p>			
<p><b>Limitations:</b> If you expect to require a vision service not included on this brochure, it may still be covered. Please contact customer service at 1-888-729-5433, ext 2013 to confirm your exact benefits. This is a primary vision care benefit and is intended to cover only eye examinations and corrective eyewear. Medical or surgical treatment of eye disease or injury is not provided under this plan. Coverage may not exceed the lesser of actual cost of covered services and materials or the limits of the policy. Covered materials that are lost or broken will be replaced only at normal service intervals indicated in the Plan Design; however, these materials and any items not covered below may be purchased at Preferred Pricing from a Participating Provider. In addition, benefits are payable only for expenses incurred while the Group and individual Member coverage is in force.</p>			
<p><b>Exclusions:</b> This plan does not cover • Orthoptics or vision training and any supplemental testing; Plano (non-prescription) lenses; or two pair of eyeglasses in lieu of bifocals or trifocals; • Medical or surgical treatment of the eyes; • An eye exam or corrective eye wear required by an employer as a condition of employment; • Any injury or illness covered under Workers' Compensation or similar law, or which is work related; • Plain or prescription sunglasses or tinted lenses, and no-line bifocals and blended lenses (subject to allowance); • Sub-normal vision aids; • Services rendered or materials purchased outside the U.S. or Canada, unless: the insured resides in the U.S. or Canada, and the charges are incurred while on a business or pleasure trip; • Charges in excess of Usual and Customary for services and materials; • Experimental or non-conventional treatments or devices; • Safety eyewear; • Spectacle lens styles, materials, treatments or "add-ons" not shown in the Schedule of Benefits.</p>			

Underwritten by: National Guardian Life Insurance Company, Madison, WI

Administered by: AlwaysCare Benefits, Inc.

(a Starmount Life Insurance company), The Starmount Building, 7800 Office Park Blvd, Baton Rouge, LA 70809; PH: 1-888-729-5433, ext 2013.

Policy Forms: Vision – NVIGRP2002.

National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America a/k/a The Guardian or Guardian Life

# Why Choose Vision Insurance?

**AlwaysCare Benefits** offers affordable, flexible plan designs that can meet any employer's need. We are focused on providing innovative solutions for employers who need to maximize their employees' benefits and control costs.

## THE NEED FOR VISION INSURANCE?

- Currently, over **120 Million** Americans are affected by vision problems. Daily computer use, stress-related issues, and extended work hours increase vision problems for today's workforce\*
- Nearly 90% of those who use a computer for at least 3 hours a day suffer vision problems associated with computer eye strain\*
- U.S. employers lose an average of **\$8 billion** a year due to loss of production because of employee vision-related health issues\*

## EMPLOYER BENEFITS:

- Employee Satisfaction
- Increased Productivity
- Best of all, the company can save money: **Employers gain \$7 in improved productivity for every \$1 spent on vision coverage\***

## MEMBER WELLNESS BENEFITS:

- Routine eye exams offer early detection of eye disease, glaucoma, diabetes, hypertension, brain tumors and various vision impediments
  - Control out-of-pocket costs on eye exams, vision materials, frames and much more

## ALWAYSVISION PLANS:

- Over 22,000 provider locations nationwide include independent practitioners and retail chains such as Wal-Mart, Sam's Club, JC Penney, Sears, Pearle Vision, Target, EyeMasters and more
- Freedom to choose different providers for exams and materials
- Use benefits online to order contact lenses
- Flexibility on frame selection and contact lenses



*Flexible Dental, Vision & Hearing Benefits*

**1-888-729-5433, Ext. 2013**

Fax 888-729-7827

Monday–Friday: 7:30 A.M. to 8:30 P.M. (CST)

Saturday: 9 A.M. to 3 P.M. (CST)

[www.AlwaysCareBenefits.com](http://www.AlwaysCareBenefits.com)

\* Vision Council of America



**Group U.S., Inc.**

7-C Terrace Way  
Greensboro, NC 27403-3666

<http://www.groupus.com>

Phone: (336) 294-4440

FAX: (336) 547-9400

Toll-Free: (800) GROUP-US