

# Vision Benefits with Options for Diverse Employee Needs

Triple choice vision plans  
for groups of 20-1,000 eligible employees

## Are you faced with the following benefits challenges?

- Enrollment is low, resulting in higher premiums for those who do enroll.
- Employees visit out-of-network providers, so they don't experience the savings and value of their benefits.
- Employees visit network providers to save money, but don't feel good about having to change providers.

## Triple choice vision plans may be the solution

Give your employees the freedom to decide which vision plan is right for them.

- Offer three plans with the convenience of one carrier, one enrollment form, one plan administration process.
- When employees can choose benefits that fit their needs, enrollment and benefit usage are typically higher, and employees value their benefits more.
- Cost saving options both in- and out-of-network encourage members to enroll and use their benefits.



Offer your employees the nation's largest vision networks, so their vision provider is more likely to be in-network.

## Plans include network and non-network options:

VSP network	EyeMed network	No network
VSP has the largest network of independent doctors nationwide with retail chain affiliates including Costco Optical, Pearle Vision, Visionworks and Cohen's Fashion Optical.	Five of the top six national retail chains accept EyeMed, including LensCrafters, Pearle Vision, Sears Optical, Target Optical and JCPenney Optical.	With a non-network plan, members select the vision provider of their choice, pay the provider and then submit a claim within 90 days for reimbursement. Because there's no network, members may take advantage of special pricing offers from any eye doctor.



## Additional network information

VSP network	EyeMed network	No network
<ul style="list-style-type: none"> <li>• More than 73,000 access points including nearly 14,000 retail locations</li> <li>• 91% of VSP doctors offer early morning, evening or weekend hours</li> <li>• In-network benefits can be used online at Eyeconic</li> <li>• Out-of-network benefits can be used at Walmart or Sam's Club</li> <li>• Prescriptions safety glasses covered in lieu of regular eyeglasses or contacts; lens and frame allowances apply</li> </ul>	<ul style="list-style-type: none"> <li>• More than 103,000 providers made up of 73% independent providers and 28% retail providers</li> <li>• On average, each EyeMed network provider is open 10 evening and 12 weekend hours per week</li> <li>• Online in-network options include <a href="https://www.contactsdirect.com">contactsdirect.com</a> and <a href="https://www.glasses.com">glasses.com</a>; for eyeglasses, use the Try-On app for iPad and iPhone to see what they will look like on your face</li> <li>• Members will find 100 frames priced \$130 or lower at every location</li> </ul>	<ul style="list-style-type: none"> <li>• Members may take advantage of special pricing, coupons, even "buy one get one free" offers from any eye doctor</li> <li>• Plans are available as a schedule plan with a list of procedures and the amount the plan pays for each, or as a materials only, flat maximum, or increasing maximum plan</li> <li>• Prescriptions safety glasses covered in lieu of regular eyeglasses or contacts; lens and frame allowances apply</li> </ul>

## All plans offer member discounts

VSP network	EyeMed network	No network
<ul style="list-style-type: none"> <li>• 20% off remaining frame balance*</li> <li>• 20% off additional non-covered complete prescription glasses</li> <li>• 20-25% off non-covered lens options such as UV coating and polycarbonate lenses</li> <li>• Average of 15% off retail price, or 5% off promotional price, for LASIK or PRK through VSP and a contracted laser surgery center</li> </ul> <p>Based on applicable laws, reduced costs may vary by doctor location.</p> <p>*Members visiting a Costco location will receive the wholesale equivalent price instead of the 20% discount.</p>	<ul style="list-style-type: none"> <li>• 20% off remaining frame balance, and 20% off materials not covered by plan (excludes lens upgrades)</li> <li>• 40% off a complete pair of prescription glasses after plan benefit is used</li> <li>• Special pricing on lens upgrades such as UV coating and polycarbonate lenses</li> <li>• 15% off retail price, or 5% off promotional price, for LASIK or PRK with U.S. Laser Network owned by LCA-Vision</li> </ul> <p>Based on applicable laws, reduced costs may vary by doctor location.</p>	<ul style="list-style-type: none"> <li>• 15% off prescription eyeglasses purchased at a Walmart Vision Center (excludes contacts).</li> </ul> <p>Based on applicable laws, reduced costs may vary by doctor location.</p>



This is not a certificate of insurance or guarantee of coverage. Plan designs may not be available in all areas and are subject to individual state regulations. This information is provided by, and group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) are issued by Ameritas Life Insurance Corp. Ameritas, the bison design, "fulfilling life" and product names designated with SM or ® are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. All other brands are property of their respective owners. © 2019 Ameritas Mutual Holding Company.