

Information about Laser Vision Correction Services:

Davis Vision is pleased to provide you and your eligible dependents with the opportunity to receive Laser Vision Correction Services at significant discounts through a network of experienced, credentialed surgeons (please note that some providers have flat fees equivalent to these discounts). For more information, please visit Davis Vision's website at www.davisvision.com or call **1-800-999-5431**.

More special features:



- Free membership and access to a mail order replacement contact lens service, Lens 123, providing a fast and convenient way to purchase replacement contact lenses at significant savings. For more information, please call 1-800-LENS-123 (1-800-536-7123) or visit the Lens 123 website at www.Lens123.com.
- A one year unconditional breakage warranty is provided for all eyeglasses completely supplied through the Davis Vision collection.

Are there any exclusions?

The following items are not covered by this vision program:

- Medical treatment of eye disease or injury.
- Vision therapy.
- Special lens designs or coatings, other than those previously described.
- Replacement of lost eyewear.
- Non-prescription (plano) lenses.
- Contact lenses and eyeglasses in the same benefit cycle.
- Services not performed by licensed personnel.
- Two pairs of eyeglasses in lieu of a bifocal.

For more information, please visit Davis Vision's website at www.davisvision.com or call Davis Vision at 1-800-999-5431 to:

- Learn about the Davis Vision company.
- Verify eligibility for yourself or your dependents.
- Request an out-of-network provider reimbursement form.
- Understand emergency care.
- Speak with a Member Service Representative.
- Ask any questions about your Vision Care benefits.

Member Service Representatives are available:

- Monday through Friday, 8:00 AM to 8:00 PM, Eastern Time, and;
- Saturday, 9:00 AM to 4:00 PM Eastern Time.

Participants who use a TTY (Teletypewriter) because of a hearing or speech disability may access TTY services by calling **1-800-523-2847**.

Your rights as a patient:

Davis Vision recognizes that all patients have specific rights, including, but not limited to:

- The right to complete information about their healthcare options and consequences.
- The right to participate in all treatment decisions.
- The right to dignity, privacy, confidentiality and non-discrimination.
- The right to complain or appeal any decision.

Patients also have the responsibility:

- To provide complete and accurate information.
- To follow care instructions.

For a complete copy of *Your Rights and Responsibilities As a Patient*, please visit Davis Vision's website at: www.davisvision.com or call 1-800-999-5431.

Vision Care Plan Benefit Description

Sponsored by, and administered on behalf of the members and eligible dependents of

First National Administrators

Designer Plan

*Feel free to call Davis Vision at
1-800-999-5431
with questions or visit Davis Vision's
website: www.davisvision.com*

Vision Care Plan Benefit Description

First National Administrators is very pleased to provide this information about your vision care plan administered by Davis Vision, Inc., a leading national administrator of vision care programs. Eligibility for vision care benefits is determined by the same rules that apply to your health care benefits.

How do I receive services from a provider in the network?

- Call the network provider of your choice and schedule an appointment.
- Identify yourself as a member or covered dependent of First National Administrators.
- Provide the office with the member's Social Security / ID number and the date of birth of any covered children needing services.

It's that easy! The provider's office will verify your eligibility for services, and no claim forms or ID cards are required!

Who are the network providers?

They are licensed providers who are extensively reviewed and credentialed to ensure that stringent standards for quality service are maintained. Please call **1-800-999-5431** to access the Interactive Voice Response (IVR) Unit, which will supply you with the names and addresses of the network providers nearest you, or you may access Davis Vision's website at www.davisvision.com and utilize the "Find a Doctor" feature.

What lenses/coatings are included?

- Plastic or glass single vision, bifocal or trifocal lenses, in any prescription range.
- Glass grey #3 prescription lenses.
- Oversize lenses.
- Post-cataract lenses.
- Fashion, sun or gradient tinted plastic lenses.
- Polycarbonate lenses for dependent children, monocular patients and patients with prescriptions +/- 6.00 diopters or greater.

Are there any optional frames, lens types or coatings available?

Yes, you can pay the low, discounted fixed fees indicated (in addition to your basic copayment) and receive these exciting optional items:

- \$25.00 for a Premier frame from the "Tower Collection".
- \$30.00 for polycarbonate lenses.
- \$20.00 for scratch-resistant coating.
- \$20.00 for Photogrey Extra® (photosensitive) glass lenses.
- \$20.00 for blended invisible bifocals.
- \$30.00 for intermediate vision lenses.
- \$12.00 for ultraviolet (UV) coating.
- \$35.00 for standard ARC (anti-reflective) coating. Premium ARC is \$48.00.
- \$75.00 for polarized lenses.
- \$65.00 for plastic photosensitive lenses.
- \$55.00 for high-index (thinner and lighter) lenses.
- \$50.00 for standard progressive addition lenses. Premium progressive addition multifocal brands are \$90.00.*

**Progressive addition multifocals can be worn by most people. Conventional bifocals will be supplied at no additional cost for anyone who is unable to adapt to progressive addition lenses, however, the copayment will not be refunded.*

What are the plan benefits, frequencies and costs?

EYE EXAMINATIONS Every 12 months including dilation as professionally indicated.
In-Network Copayment \$20.00
Out-of-Network Reimbursed up to \$30.00

SPECTACLE LENSES Every 12 months
In-Network Copayment None
Out-of-Network Reimbursed up to \$25.00 for single vision lenses, up to \$35.00 for bifocals, up to \$45.00 for trifocals, up to \$60.00 for lenticular (post-cataract) lenses.

FRAMES Every 24 months
In-Network Copayment No copayment applies toward the Designer selection of frames from the Exclusive "Tower Collection" in most participating provider offices. A \$45.00 wholesale credit will be applied toward the network provider's own frames.
Out-of-Network Reimbursed up to \$30.00

CONTACT LENSES Every 12 months
In-Network Copayment No copayment applies toward plan supplied standard, soft, daily-wear, disposable or planned replacement contact lenses in lieu of eyeglasses. A \$105.00 credit will be applied toward contact lenses from the provider's own supply (which may or may not apply toward fitting/follow-up care fees). Medically necessary contact lenses are covered in full with prior approval.
Out-of-Network Reimbursed up to \$75.00 for elective contact lenses, up to \$225.00 for medically necessary contact lenses.

Please note: Contact lenses can be worn by most people. Once the contact lens option is selected and the lenses are fitted, they may not be exchanged for eyeglasses. Routine eye examinations may not include professional services for contact lens evaluations. Any applicable fees are the responsibility of the patient.

When will I receive my eyewear?

Your eyewear will be delivered to your provider from the laboratory generally within two to five business days. More delivery time may be needed when out-of-stock frames, ARC (anti-reflective coating), specialized prescriptions or non "Tower Collection" frames are selected.

What about out-of-network provider benefits?

You may receive services from an out-of-network provider, although you can receive the greatest value and maximize your benefit dollars if you select a provider who participates in the network. If you choose an out-of-network provider, you must pay the provider directly for all charges and then submit a claim for reimbursement to:

Vision Care Processing Unit
P.O. Box 1525
Latham, NY 12110

To request claim forms, please visit the Davis Vision website at www.davisvision.com or call 1-800-999-5431.

May I use the benefit at different times?

To maintain continuity of care, we recommend that all services be obtained at one time from one network provider.