

Value Advantage Program vision care services for Verizon retirees



Please call Davis Vision at 1.877.999.7006 with questions or visit our website: www.davisvision.com

We are pleased to provide you with 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?

- First, call Davis Vision at I-877-999-7006 to pre-purchase your examination and materials at significantly reduced prices, through the Value Advantage Program.
- Call the network provider of your choice and schedule an appointment.
- Identify yourself as a Davis Vision member and a Verizon retiree.

It's that easy! The provider's office will verify your eligibility for services, and claim forms or ID cards are not required!

Who are the network providers?

They are licensed providers in both private practice and retail locations who are extensively reviewed and credentialed to ensure that stringent standards for quality service are maintained. Please access Davis Vision's website at **www.davisvision.com** and utilize the "Find a Doctor" feature, or call **1.877.999.7006** to access the Interactive Voice Response (IVR) Unit, which will supply you with the names and addresses of the network providers nearest you.

What are the plan benefits, frequencies and costs?

What are the plan benefits, frequencies and costs:
EYE EXAMINATIONS You may purchase a routine eye examination, including dilation as professionally indicated.
Exam Charge Dependent upon the geographic region you live in:
Region I\$45
(Region I: CT, DE, IL, LA, MA, NJ, NY, OH, PA PR, RI, SC, TX)
Region II\$50
(Region II: CO, IN, IA, KY, MD, MI,MN, MO, MN, NC, OR, TN, VA, WI)
Region III\$60
(Region III: AL, AZ, AR, DC, FL, GA, ID, KS, ME, MS, NE, NV, NH, ND, OK, SD, UT, VT, WA, WV, WY)
Region IV\$73
(Region IV: AK, CA, HI, NM)
Visit our website for other state information.
Please note that routine eye examinations may not include professional services for contact lens evaluations. Any applicable fees are the responsibility of the patient.
EYEGLASSES
SPECTACLE LENSES Lenses may be purchased separately: Single vision, bifocal, trifocal and lenticular lenses in any prescription range. Spectacle Lens Charge Single Vision lenses:
FRAMES Frames may be purchased separately: Frames may be selected from the exclusive "Davis Vision Collection" up to the Designer selection, in most network provider offices. If you select a frame from the provider's private supply, a \$40 wholesale allowance will be applied to their cost. Frame Charge

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 (lenticular) lenses.
- · Tinting of 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 for a Premier frame from the "Collection".
- \$30 for polycarbonate lenses.
- \$20 for scratch-resistant coating.
- \$20 for glass photochromic lenses.
- \$20 for blended invisible bifocals.
- \$12 for ultraviolet (UV) coating.
- \$30 for intermediate vision lenses.
- \$35 for standard ARC (anti-reflective coating).
 Premium ARC is \$48. Ultra ARC is \$60.
- \$75 for polarized lenses.
- \$65 for plastic photosensitive lenses.
- \$55 for high-index (thinner and lighter) lenses.
- \$50 for standard progressive addition multifocal lenses, \$90 for premium progressive addition multifocal lenses, \$140 for ultra progressive addition multifocal lenses.*
- * 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.

When will I receive my eyewear?

Generally, your eyewear will be delivered to your provider from the laboratory within five business days. More delivery time may be needed when out-of-stock frames, anti-reflective coating, specialized prescriptions or a participating provider's frame is selected.

What about out-of-network provider benefits?

All services must be obtained from a network provider.

May I use the benefit at different times?

You may "split" your benefits by receiving your eye examination and eyeglasses (or contact lenses) on different dates or through different provider locations, if desired. However, complete eyeglasses must be obtained at one time, from one provider. Continuity of care will best be maintained when all available services are obtained at one time from either a network or an out-of-network provider. To maximize your benefit value we recommend that all services be obtained from a network provider.

Information about Laser Vision Correction Services:

Davis Vision provides you and your eligible dependents with the opportunity to receive Laser Vision Correction Services at discounts of up to 25% off a participating provider's normal charges, or 5% off any advertised special (please note that some providers have flat fees equivalent to these discounts). Please check the discount available to you with the participating provider. For more information, please visit us at www.davisvision.com or call 1.877.999.7006.

Mail Order Contact Lenses:

Replacement contacts (after initial benefit) through www.DavisVisionContacts.com mail-order service ensures easy, convenient, purchasing online and quick, direct shipping to your door. Log on to our member Website for details.

Warranty Information:

One-year eyeglass breakage warranty included at no additional cost. All plan eyeglasses come with a breakage warranty for repair or replacement of the frame and/or lenses for a period of one year from the date of delivery. The warranty applies to all plan covered eyeglasses, i.e. spectacle lenses, Davis Vision Collection frames and national retailer frames (where our Exclusive Collection is not displayed).

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 1.877.999.7006 to:

- · Learn more about your benefits
- · Locate a Davis Vision provider
- · Verify eligibility
- · Print an enrollment confirmation
- · Contact a Member Service Representative

Member Service Representatives are available:

- Monday through Friday, 8:00 AM to 11:00 PM, Eastern Time
- Saturday, 9:00 AM to 4:00 PM, Eastern Time
- Sunday, 12:00 PM 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 1.877.999.7006.

"All insured products are underwritten by either HM Life Insurance Company or HM Life Insurance Company of New York."

Davis Vision may operate as Davis Vision Insurance Administrators in California