

# *Group Vision Care Policy*



**GROUP NAME:** ECKERD COLLEGE, INC.  
**GROUP NUMBER:** 30007583  
**EFFECTIVE DATE:** JULY 1, 2008

## **EVIDENCE OF COVERAGE**

Provided by:

### **VISION SERVICE PLAN INSURANCE COMPANY**

3333 Quality Drive, Rancho Cordova, CA 95670  
(916) 851-5000 (800) 877-7195

To be filled in by employer in the event this document is used to develop a Summary Plan Description:

NAME OF EMPLOYER:

NAME OF PLAN:

PRINCIPAL ADDRESS:

EMPLOYER I.D.#:

GROUP #:

PLAN ADMINISTRATOR:

ADDRESS:

PHONE NUMBER:

REGISTERED AGENT FOR SERVICE OF LEGAL PROCESS, IF DIFFERENT FROM PLAN ADMINISTRATOR:

ADDRESS:

Benefits are furnished under a vision care Policy purchased by the Group and provided by VISION SERVICE PLAN INSURANCE COMPANY (VSP) under which VSP is financially responsible for the payment of claims.

This Evidence of Coverage is a summary of the Policy provisions and is presented as a matter of general information only. It is not a substitute for the provisions of the Policy itself. In the event of any dispute between this Evidence of Coverage and the Policy, the provisions of the Policy will prevail. A copy of the Policy will be furnished on request.

**DEFINITIONS:**

<b>ADDITIONAL BENEFITS RIDER</b>	The document, attached as Exhibit C to the Group Policy maintained by the Group Administrator and to this Evidence of Coverage, which lists selected vision care services and vision care materials that a Covered Person is entitled to receive by virtue of the Plan. (Available only if purchased by Group.)
<b>BENEFIT AUTHORIZATION</b>	Authorization issued by VSP identifying the individual named as a Covered Person of VSP, and identifying those Plan Benefits to which a Covered Person is entitled.
<b>COORDINATION OF BENEFITS</b>	Procedure which allows more than one insurance plan to consider Covered Person's vision care claims for payment or reimbursement.
<b>COPAYMENTS</b>	Those amounts required to be paid by or on behalf of a Covered Person for Plan Benefits which are not fully covered, and which are payable at the time services are rendered or materials provided.
<b>COVERED PERSON</b>	An Enrollee or Eligible Dependent who meets VSP's eligibility criteria and on whose behalf premiums have been paid to VSP, and who is covered under the Policy.
<b>ELIGIBLE DEPENDENT</b>	Any dependent of an Enrollee of Group who meets the eligibility criteria established by Group.
<b>EMERGENCY CONDITION</b>	A condition, with sudden onset and acute symptoms, that requires the Covered Person to obtain immediate medical care, or an unforeseen occurrence requiring immediate, non-medical action.
<b>ENROLLEE</b>	An employee or member of the Group who meets the eligibility criteria specified under Section VI. ELIGIBILITY FOR COVERAGE of the Policy.
<b>EXPERIMENTAL NATURE</b>	Procedure or lens that is not used universally nor accepted by the vision care profession, as determined by VSP.

<b>GROUP</b>	An employer or other entity that contracts with VSP for coverage under this Policy in order to provide vision care coverage to its Enrollees and their Eligible Dependents.
<b>VSP NETWORK DOCTOR</b>	An optometrist or ophthalmologist licensed and otherwise qualified to practice vision care and/or provide vision care materials who has contracted with VSP to provide vision care services and/or vision care materials on behalf of Covered Persons of VSP.
<b>NON-VSP PROVIDER</b>	Any optometrist, optician, ophthalmologist, or other licensed and qualified vision care provider who has not contracted with VSP to provide vision care services and/or vision care materials to Covered Persons of VSP.
<b>PLAN or PLAN BENEFITS</b>	The vision care services and vision care materials that a Covered Person is entitled to receive by virtue of coverage under the Policy, as defined on the attached Schedule of Benefits and Additional Benefit Rider (when purchased by Group.)
<b>POLICY</b>	The contract between VSP and Group upon which this Plan is based.
<b>PREMIUMS</b>	The Payments made to VSP by or on behalf of a Covered Person to entitle him/her to Plan Benefits, as stated in the Schedule of Premiums attached as Exhibit B to the Group Policy document maintained by the Group Administrator.
<b>RENEWAL DATE</b>	The date on which the Policy shall renew or terminate if proper notice is given.
<b>SCHEDULE OF BENEFITS</b>	The document attached as Exhibit A to the Group Policy maintained by the Group Administrator, that lists the vision care services and vision care materials that a Covered Person is entitled to receive by virtue of the Plan.
<b>SCHEDULE OF PREMIUMS</b>	The document attached as Exhibit B to the Group Policy maintained by the Group Administrator, which states the payments to be made to VSP by or on behalf of a Covered Person to entitle him/her to Plan Benefits.
<b>VISUALLY NECESSARY or APPROPRIATE</b>	Services and materials medically or visually necessary to restore or maintain a patient's visual acuity and health and for which there is no less expensive professionally acceptable alternative, as determined by VSP.

**ELIGIBILITY FOR COVERAGE**

Enrollees: To be covered, a person must currently be an employee or member of the Group and meet the established coverage criteria mutually agreed upon by Group and VSP.

Eligible Dependents: If dependent coverage is provided, the persons eligible are indicated on the attached Schedule of Benefits and Additional Benefit Rider (if purchased by Group.)

**PREMIUMS**

Group is responsible for payments of the periodic charges for coverage. Group will notify Covered Person of Covered Person's share of the charges, if any. The entire cost of the program is paid to VSP by Group.

## PROCEDURE FOR USING THE PLAN

1. When Covered Person wants to receive Plan Benefits, contact VSP or a VSP Network Doctor. A list of names, addresses and phone numbers of VSP Network Doctors in Covered Person's area can be obtained from Group, the Plan Administrator or VSP. If this list does not cover the area in which Covered Person desires to seek services, call or write the VSP office nearest Covered Person to obtain one that does.
2. If Covered Person is eligible for Plan Benefits, VSP will provide Benefit Authorization directly to the VSP Network Doctor. If Covered Person contacts the VSP Network Doctor directly, Covered Person must identify him or herself as a VSP member so the doctor can obtain Benefit Authorization from VSP.
3. When such Benefit Authorization is provided by VSP and services are performed prior to the expiration date of the Benefit Authorization, this will constitute a claim against the Policy, in spite of Covered Person's termination of coverage or the termination of the Policy. Should Covered Person receive services from a VSP Network Doctor without such Benefit Authorization or obtain services from a Non-VSP Provider, Covered Person is responsible for payment in full to the provider.
4. Covered Person pays the Copayment (if any), amounts that exceed the Plan Allowances, and any amounts for non-covered services or materials to the VSP Network Doctor for services under this Policy. VSP will pay the VSP Network Doctor directly according to their agreement with the doctor.

**Notice of Claim and Proof of Loss:** If Covered Person is eligible for and obtains Plan Benefits from a Non-VSP Provider, Covered Person should pay the provider's full fee. Covered Person will be reimbursed by VSP in accordance with the Non-VSP Provider reimbursement schedule shown on the attached Schedule of Benefits and Additional Benefit Rider (if purchased by Group.), less any applicable Copayments. Covered Person should submit a claim to VSP as soon as possible after services are rendered, but VSP will accept claims up to one year from the date of services, unless Covered Person is legally incapacitated. No claim form is required but Covered Person should submit at least the following information: the original bill, invoice or other document from the provider itemizing the services and/or materials provided; the patient's Member Identification Number; the name, address, and date of birth of the Enrollee (Member) and patient; and the date the services were rendered or the materials provided. Covered Persons may obtain more information on submitting Non-VSP Provider claims from VSP's website at [www.vsp.com](http://www.vsp.com).

**WARNING, LIMITED BENEFITS WILL BE PAID WHEN NON-VSP PROVIDERS ARE USED.**

Covered Persons should be aware that when they elect to utilize the services of a Non-VSP Provider for a covered service in non-emergency situations, benefit payments for services from such Non-VSP Provider are not based upon the amount billed. The basis of the benefit payment will be determined according to the Plan's Non-VSP Provider fee schedule. COVERED PERSONS CAN EXPECT TO BE LIABLE FOR MORE THAN THE COPAYMENT AMOUNT DEFINED IN THE ATTACHED SCHEDULE OF BENEFITS OR ADDITIONAL BENEFIT RIDER (when purchased by Group.) AFTER THE PLAN HAS PAID ITS REQUIRED PORTION.

When payment is made to the Non-VSP Provider, the provider may bill Covered Person for any amount up to the billed charge after the Plan has paid its portion of the bill. VSP Network Doctors have agreed to accept discounted payments for services with no additional billing to the Covered Person other than Copayments, co-insurance and non-covered services or materials. Covered Persons may obtain further information about the participating status of providers and information on out-of-pocket expenses through [vsp.com](http://vsp.com), or by calling VSP's Customer Service Department at 1-800-877-7195.

5. In emergency conditions, when immediate vision care of a medical nature such as for bodily trauma or disease is necessary, Covered Person can obtain covered services by contacting a VSP Network Doctor (or Non-VSP Provider if the attached Schedule of Benefits and, if purchased by Group, Additional Benefits Rider, indicates Covered Person's Plan includes such coverage). No prior authorization from VSP is required for Covered Person to obtain vision care for Emergency Conditions of a medical nature. However, services for medical conditions, including emergencies, are covered by VSP only under the Acute EyeCare and Supplemental Primary EyeCare Plans. If there is no Additional Benefit Rider for one of these plans attached to this Evidence of Coverage, Covered Person is not covered by VSP for medical services and should contact a physician under Covered Person's medical insurance plan for care.

For emergency conditions of a non-medical nature, such as lost, broken or stolen glasses, the Covered Person should contact VSP's Customer Service Department for assistance.

Emergency vision care is subject to the same benefit frequencies, plan allowances, Copayments and exclusions stated herein. Reimbursement to VSP Network Doctors will be made in accordance with their agreement with VSP.

6. In the event of termination of a VSP Network Doctor's membership in VSP, VSP will be liable to the VSP Network Doctor for services rendered to Covered Person at the time of termination and permit the VSP Network Doctor to continue to provide Covered Person with Plan Benefits until the services are completed or until VSP makes reasonable and appropriate arrangements for the provision of such services by another VSP Network Doctor.

### **BENEFIT AUTHORIZATION PROCESS**

VSP authorizes Plan Benefits according to the latest eligibility information furnished to VSP by Covered Person's Group and the level of coverage (i.e. service frequencies, covered materials, reimbursement amounts, limitations, and exclusions) purchased for Covered Person by Group under this Plan. When Covered Person requests services under this Plan, Covered Person's prior utilization of Plan Benefits will be reviewed by VSP to determine if Covered Person is eligible for new services based upon Covered Person's Plan's level of coverage. Please refer to the attached Schedule of Benefits and Additional Benefit Rider (if purchased by Group.) for a summary of the level of coverage provided to Covered Person by Group.

### **PRE-CERTIFICATION**

Certain Plan Benefits require VSP's Pre-Certification before such Plan Benefits are covered. VSP's Pre-Certification determinations are based upon criteria developed by optometric and ophthalmic consultants and approved by VSP's Utilization Management Committee and Board of Directors.

1. **Initial Determination:** VSP will approve or deny requests for Pre-Certification of services within fifteen (15) calendar days of receipt of the request from the Covered Person's doctor. In the event that a Pre-Certification cannot be resolved within the time indicated, VSP may, if necessary, extend the time for decision by no more than fifteen (15) calendar days.
2. **Appeals:** If VSP denies the doctor's request for Pre-Certification, the doctor, Covered Person or the Covered Person's authorized representative may request an appeal of the denial. Please refer to the section on Requests for Appeals, below, for details on how to request an appeal. VSP shall provide the requestor with a final review determination within thirty (30) calendar days from the date the request is received. A second level appeal, and other remedies as described below, are also available. VSP shall resolve any second level appeal within thirty (30) calendar days. Covered Person may designate any person as Covered Person's authorized representative. Where Covered Person does not designate an authorized representative, the doctor will be deemed to be the authorized representative.

For more information regarding VSP's criteria for authorizing or denying Plan Benefits, please contact VSP's Customer Service Department.

### **BENEFITS AND COVERAGES**

Through its VSP Network Doctors, VSP provides Plan Benefits to Covered Persons as may be Visually Necessary or Appropriate, subject to the limitations, exclusions and Copayment(s) described herein. When Covered Person wishes to obtain Plan Benefits from a VSP Network Doctor, Covered Person may contact any VSP Network Doctor, identify Covered Person as a VSP member, and schedule an appointment. If Covered Person is eligible for Plan Benefits, VSP will provide Benefit Authorization for Covered Person directly to the VSP Network Doctor prior to Covered Person's appointment.

Specific benefits for which Covered Person is covered are described on the attached Schedule of Benefits and Additional Benefit Rider (when purchased by Group.)

### **COPAYMENT**

The benefits described herein are available to Covered Person subject to Covered Person's payment of any applicable Copayments as described in this Evidence of Coverage, the Schedule of Benefits and Additional Benefit Riders (when purchased by Group.) Amounts that exceed plan allowances, annual maximum benefits, options reimbursements, or any other stated Plan limitations are not considered Copayments but are also the responsibility of the Covered Person.

ANY ADDITIONAL CARE, SERVICE AND/OR MATERIALS NOT COVERED BY THIS PLAN MAY BE ARRANGED BETWEEN COVERED PERSON AND THE DOCTOR.

## **COORDINATION OF BENEFITS**

Covered Persons who are covered under two or more insurance plans that include vision care benefits may be eligible for Coordination of Benefits ("COB"). VSP will combine other insurance plans' claim payments or reimbursements, if any, with benefits available under Covered Person's VSP plan, which may reduce or eliminate Covered Person's out-of-pocket expense. Covered Persons covered under more than one VSP plan may also be able to take advantage of COB. In order to process claims involving COB, VSP may need to share personal information regarding Covered Persons with other parties (such as another insurance company). When this is necessary, VSP will only share such information with those persons or organizations having a legitimate interest in that information and only where such sharing is not prohibited by law.

## **EXCLUSIONS AND LIMITATIONS OF BENEFITS**

This vision service plan is designed to cover *visual needs* rather than *cosmetic materials*.

Some professional services and/or materials are not covered under this Plan. Please refer to the NOT COVERED section of the attached Schedule of Benefits and Additional Benefit Rider (when purchased by Group.) for details.

VSP may, at its discretion, waive any of the Plan limitations if, in the opinion of our Optometric Consultants, this is necessary for the visual welfare of the Covered Person.

## **LIABILITY IN EVENT OF NON-PAYMENT**

IN THE EVENT VSP FAILS TO PAY THE PROVIDER, COVERED PERSON SHALL NOT BE HELD LIABLE FOR ANY SUMS OWED BY VSP OTHER THAN THOSE NOT COVERED BY THE PLAN.

## **LEGAL ACTIONS**

No legal action may be brought to recover on this Policy within sixty (60) days after a claim has been submitted, and no such action may be brought after the expiration of the applicable statute of limitations from the time the claim is submitted.

## **TERMINATION OF BENEFITS**

After the Policy Term, this Policy will continue on a month-to-month basis or until terminated by either party giving the other party sixty (60) days notice. Policy Benefits will cease on the date of cancellation of this Policy whether the cancellation is by Group or by VSP due to nonpayment of Premium.

If Covered Person is receiving service as of the termination date of the Policy, such service shall be continued to completion, but in no event beyond six (6) months after the termination date of the Policy.

## **INDIVIDUAL CONTINUATION OF BENEFITS**

This program is available to groups of a minimum of ten (10) employees and is, therefore, not available on an individual basis. When a Group terminates its coverage, individual coverage is not available for Enrollees who may desire to retain same.

## **THE CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT OF 1985 (COBRA)**

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) requires that, under certain circumstances, health plan benefits be available to an eligible participant and his or her dependents upon the occurrence of a COBRA-qualifying event. If, and only to the extent, COBRA applies to Covered Person's Group Plan, VSP shall make the statutorily-required continuation coverage available in accordance with COBRA.

## EXHIBIT A

### SCHEDULE OF BENEFITS Enhanced Plan B

#### GENERAL

This Schedule lists the vision care benefits to which Covered Persons of VISION SERVICE PLAN INSURANCE COMPANY ("VSP") are entitled, subject to any applicable Copayments and other conditions, limitations and/or exclusions stated herein. If Plan Benefits are available for Non-VSP Provider services, as indicated by the reimbursement provisions below, vision care benefits may be received from any licensed eye care provider whether VSP Network Doctors or Non-VSP Providers. This Schedule forms a part of the Policy or Evidence of Coverage to which it is attached.

When Plan Benefits are received from VSP Network Doctors, benefits appearing in the VSP Network Doctor Benefit column below are applicable subject to any applicable Copayments and other conditions, limitations and/or exclusions as stated below. When Plan Benefits are available and received from Non-VSP Providers, the Covered Person is reimbursed for such benefits according to the schedule in the Non-VSP Provider Benefit column below, less any applicable Copayment. The Covered Person pays the provider the full fee at the time of service and submits an itemized bill to VSP for reimbursement. Discounts do not apply for vision care benefits obtained from Non-VSP Providers.

#### ELIGIBILITY

The following are Covered Persons under this Policy:

- Enrollee.
- The legal spouse of Enrollee.
- Any child of Enrollee, including any natural child from the date of birth, legally adopted child from the date of placement for adoption with the Enrollee, or other child for whom a court or administrative agency holds the Enrollee responsible.
- The domestic partner of the same or opposite gender as Enrollee, pursuant to Group's eligibility rules. The domestic partner's unmarried dependent children are also covered, provided they depend upon the Enrollee for support and maintenance.

Dependent children are covered up to age 25, or through the end of the calendar year in which they reach age 25 if they are living in the household of the Enrollee or are full-time students.

Coverage for a newborn child of a Covered Person terminates eighteen (18) months after the birth of the newborn child.

A dependent child over the limiting age may continue to be eligible as a dependent if the child is incapable of self-sustaining employment because of mental or physical disability, and chiefly dependent upon Enrollee for support and maintenance.

See schedule below for Plan Benefits, payments and/or reimbursement subject to any Copayment(s) as stated:

#### COPAYMENT

The benefits herein are available to each Covered Person subject only to payment of the applicable Copayment by the Covered Person. Plan Benefits received from VSP Network Doctors and Non-VSP Providers require Copayments. Covered Persons must also follow Benefit Authorization procedures.

There shall be a Copayment of \$10.00 for the examination payable by the Covered Person at the time services are rendered. If materials (lenses, frames or Necessary Contact Lenses) are provided, there shall be an additional \$25.00 Copayment payable at the time materials are ordered. The Copayment shall not apply to Elective Contact Lenses.

**PLAN BENEFITS**

SERVICE OR MATERIAL	VSP NETWORK DOCTOR BENEFIT	NON-VSP PROVIDER BENEFIT	FREQUENCY
<b>EYE EXAMINATION</b>	Covered in full*	Up to \$ 35.00*	Available once each 12 months**
<b>Complete initial vision analysis: includes appropriate examination of visual functions and prescription of corrective eyewear where indicated.</b>			
*Less any applicable Copayment. **Beginning with the first date of service.			

SERVICE OR MATERIAL	VSP NETWORK DOCTOR BENEFIT	NON-VSP PROVIDER BENEFIT	FREQUENCY
<b>LENSES</b>			Available once each 12 months**
<b>Single Vision</b>	Covered in full *	Up to \$ 25.00*	
<b>Bifocal</b>	Covered in full *	Up to \$ 40.00*	
<b>Trifocal</b>	Covered in full *	Up to \$ 55.00*	
<b>Lenticular</b>	Covered in full *	Up to \$ 80.00*	
<b>Plan Benefits for lenses are per complete set, not per lens.</b>			
*Less any applicable Copayment. **Beginning with the first date of service.			

SERVICE OR MATERIAL	VSP NETWORK DOCTOR BENEFIT	NON-VSP PROVIDER BENEFIT	FREQUENCY
<b>FRAMES</b>	Covered up to Plan Allowance*	Up to \$ 45.00*	Available once each 24 months**
<b>Benefits for lenses and frames include reimbursement for the following necessary professional services:</b>			
<ol style="list-style-type: none"> <li>1. Prescribing and ordering proper lenses;</li> <li>2. Assisting in frame selection;</li> <li>3. Verifying accuracy of finished lenses;</li> <li>4. Proper fitting and adjustments of frames;</li> <li>5. Subsequent adjustments to frames to maintain comfort and efficiency;</li> <li>6. Progress or follow-up work as necessary.</li> </ol>			
*Less any applicable Copayment. **Beginning with the first date of service. Frame allowance may be applied towards non-prescription sunglasses for post PRK, LASIK, or Custom LASIK patients.			

SERVICE OR MATERIAL	VSP NETWORK DOCTOR BENEFIT	NON-VSP PROVIDER BENEFIT	FREQUENCY
<b>ELECTIVE CONTACT LENSES</b>			Available once each 12 months**
<b>Professional Fees and Materials***</b>	Up to \$ 120.00	Up to \$ 105.00	
<p>*Less any applicable Copayment  **Beginning with the first date of service.  ***Additional Discount applies to VSP Network Doctor's usual and customary professional fees for contact lens evaluation and fitting.</p> <p><b>Elective Contact Lenses are provided in lieu of all other lens and frame benefits available herein.</b></p> <p>When contact lenses are obtained, the Covered Person shall not be eligible for lenses and frames again for 12 months.</p>			

**PLAN BENEFITS REQUIRING PRE-CERTIFICATION**

The following Plan Benefits are available to Covered Persons subject to review for medical necessity by VSP's Optometric Consultants. If approved, VSP will provide certification to the Covered Person's VSP Network Doctor or Non-VSP Provider.

SERVICE OR MATERIAL	VSP NETWORK DOCTOR BENEFIT	NON-VSP PROVIDER BENEFIT	FREQUENCY
<b>VISUALLY NECESSARY CONTACT LENSES</b>			Available once each 12 months**
<b>Professional Fees and Materials</b>	Covered in full *	Up to \$ 210.00*	
<p>*Less any applicable Copayment  **Beginning with the first date of service.  ***Additional Discount applies to VSP Network Doctor's usual and customary professional fees for contact lens evaluation and fitting.</p> <p><b>Visually Necessary Contact Lenses are provided in lieu of all other lens and frame benefits available herein.</b></p> <p>When contact lenses are obtained, the Covered Person shall not be eligible for lenses and frames again for 12 months.</p>			

SERVICE OR MATERIAL	VSP NETWORK DOCTOR BENEFIT	NON-VSP PROVIDER BENEFIT	FREQUENCY
<b>LOW VISION</b>			
Professional services, as necessary, for severe visual problems not correctable with regular lenses, including:			
<b>Supplemental Testing</b>	Covered in full (Includes evaluation, diagnosis and prescription of vision aids where indicated.)	Up to \$125.00	*
<b>Supplemental Aids</b>	75% of approved amount up to \$1000.00*	75% of approved amount up to \$1000.00*	*
<p>*Maximum benefit for all Low Vision services and materials is \$1000.00 every two (2) years.</p> <p>Low Vision benefits secured from Non-VSP Providers (if covered) are subject to the same time and Copayment provisions described above for VSP Network Doctors. The Covered Person should pay the Non-VSP Provider's full fee at the time of service. If Low Vision services are approved, Covered Person will be reimbursed an amount not to exceed what VSP would pay a VSP Network Doctor for the same services and/or materials.</p> <p>THERE IS NO ASSURANCE THAT THE AMOUNT REIMBURSED WILL COVER 75% OF THE PROVIDER'S FULL FEE.</p>			

**ADDITIONAL DISCOUNT**

Each Covered Person shall be entitled to receive a discount of twenty percent (20%)\* toward the purchase of non-covered materials from any VSP Network Doctor when a complete pair of glasses is dispensed. Also, Covered Persons shall be entitled to receive a discount of fifteen percent (15%) off of contact lens examination services from any VSP Network Doctor.\*\*

Discounts are applied to the VSP Network Doctor's usual and customary fees for such services and are unlimited for 12 months on or following the date of the patient's last eye exam.\*\*

**LIMITATIONS:**

- Discounts do not apply to vision care benefits obtained from Non-VSP Providers.
- 20% discount applies to complete pairs of glasses only.
- Discounts do not apply if prohibited by the manufacturer.
- Discounts do not apply to sundry items: e.g., contact lens solutions, cases, cleaning products or repairs of spectacle lenses or frames.

\*Note: For Plan B patients (12/12/24), the 20% discount applies to the frame on the off year.

\*\*Professional judgment will be applied when evaluating prescriptions written by another provider. VSP Network Doctors may request a discounted additional exam.

## EXCEPTIONS

### PATIENT OPTIONS

This Plan is designed to cover visual needs rather than cosmetic materials. When a Covered Person selects any of the following extras, the Plan will pay the basic cost of the allowed lenses, and the Covered Person will pay the additional costs for the options.

- Optional cosmetic processes.
- Anti-reflective coating.
- Color coating.
- Mirror coating.
- Scratch coating.
- Blended lenses.
- Cosmetic lenses.
- Laminated lenses.
- Oversize lenses.
- Polycarbonate lenses.
- Photochromic lenses, tinted lenses except Pink #1 and Pink #2.
- Progressive multifocal lenses.
- UV (ultraviolet) protected lenses.
- Certain limitations on low vision care.

### NOT COVERED

There are no benefits for professional services or materials connected with:

- Orthoptics or vision training and any associated supplemental testing.
- Corneal Refractive Therapy (CRT)
- Orthokeratology (a procedure using contact lenses to change the shape of the cornea in order to reduce myopia).
- Refitting of contact lenses after the initial (90-day) fitting period.
- Plano lenses (lenses with refractive correction of less than  $\pm .50$  diopter).
- Two pair of glasses in lieu of bifocals.
- Replacement of lenses and frames furnished under this Policy that are lost or broken, except at the normal intervals when services are otherwise available.
- Medical or surgical treatment of the eyes.
- Corrective vision treatment of an Experimental Nature.
- Plano contact lenses to change eye color cosmetically.
- Artistically-painted contact lenses.
- Contact lens insurance policies or service contracts.
- Additional office visits associated with contact lens pathology.
- Contact lens modification, polishing, or cleaning.
- Costs for services and/or materials exceeding Plan Benefit allowances.
- Services or materials of a cosmetic nature.
- Services and/or materials not indicated on this Schedule as covered Plan Benefits.

## EXHIBIT C

### ADDITIONAL BENEFIT RIDER SUPPLEMENTAL PRIMARY EYECARE PLAN

#### GENERAL

This Rider lists additional vision care benefits to which Covered Persons of VISION SERVICE PLAN INSURANCE COMPANY ("VSP") are entitled, subject to any applicable Copayments and other conditions, limitations and/or exclusions stated herein. Plan Benefits under the Supplemental Primary EyeCare Plan are available to Covered Persons only after all other benefits under their group medical plan have been exhausted, or when Covered Person is not covered under a group medical plan. Please see the section entitled "Procedures For Obtaining Supplemental Primary EyeCare Services," below. This Rider forms a part of the Policy and Evidence of Coverage to which it is attached.

The Supplemental Primary EyeCare Plan is designed for the detection, treatment and management of ocular conditions and/or systemic conditions that produce ocular or visual symptoms. Under the Plan, Eyecare Professionals provide treatment and management of urgent and follow-up services. Primary EyeCare also involves management of conditions that require monitoring to prevent future vision loss.

The Eyecare Professional is responsible for advising and educating patients on matters of general health and prevention of ocular disease. If consultation, treatment, and/or referral are necessary, it is the responsibility of the Eyecare Professional, to manage and coordinate on behalf of the patient to assure appropriateness of follow-up services.

Covered Persons with the following symptoms and/or conditions (see DEFINITIONS, below) will be covered for certain Primary EyeCare services in accordance with the optometric scope of licensure in the Eyecare Professional's state.

#### SYMPTOMS

Examples of symptoms which may result in a patient seeking services on an urgent basis under the Supplemental Primary EyeCare Plan include, but are not limited to:

- ocular discomfort or pain
- transient loss of vision
- flashes or floaters
- ocular trauma
- diplopia
- recent onset of eye muscle dysfunction
- ocular foreign body sensation
- pain in or around the eyes
- swollen lids
- red eyes

#### CONDITIONS

Examples of conditions which may require management under the Supplemental Primary EyeCare Plan include, but are not limited to:

- ocular hypertension
- retinal nevus
- glaucoma
- cataract
- pink-eye
- macular degeneration
- corneal dystrophy
- corneal abrasion
- blepharitis
- sty

See schedule below for Plan Benefits, payments and/or reimbursement subject to any Copayment(s) as stated.

## **PROCEDURES FOR OBTAINING SUPPLEMENTAL PRIMARY EYECARE SERVICES**

### **COVERED PERSON HAS A GROUP MEDICAL PLAN**

The Supplemental Primary EyeCare Plan provides coverage for certain vision-related medical services as a supplement to Covered Person's group medical plan. Covered Persons should refer to the Plan booklet, Evidence of Coverage or other benefits description for their group medical plan to determine how to obtain plan benefits.

The provider or Covered Person should first submit a claim to Covered Person's group medical insurance plan. Any amounts not paid by the medical plan may then be considered for payment by VSP. (This is referred to as "Coordination of Benefits" or "COB." Please refer to the Coordination of Benefits section of Covered Person's Evidence of Coverage for additional information regarding COB.)

### **COVERED PERSON DOES NOT HAVE A GROUP MEDICAL PLAN**

When the Covered Person does not have a group medical plan, the Supplemental Primary EyeCare Plan provides Plan Benefits as follows:

1. The Covered Person contacts any Eyecare Professional and makes an appointment. Or, if urgent care is necessary, the Covered Person may seek immediate care from an Eyecare Professional.
2. If the Eyecare Professional is a VSP Network Doctor, the Covered Person pays the applicable Copayment at the time of each Supplemental Primary EyeCare visit and amounts for any additional services not covered by the Plan.
3. Upon completion of the services, the VSP Network Doctor will submit the required claim information to VSP. VSP will pay the VSP Network Doctor directly in accordance with VSP's agreement with the doctor.
4. An Eyecare Professional that is a Non-VSP Provider may require Covered Person to pay for all services in full at the time of the visit. If so, Covered Person should then submit a claim to VSP for reimbursement.

## **ELIGIBILITY**

The following are Covered Persons under this Policy:

- Enrollee.
- The legal spouse of Enrollee.
- Any child of Enrollee, including any natural child from the date of birth, legally adopted child from the date of placement for adoption with the Enrollee, or other child for whom a court or administrative agency holds the Enrollee responsible.
- The domestic partner of the same or opposite gender as Enrollee, pursuant to Group's eligibility rules. The domestic partner's unmarried dependent children are also covered, provided they depend upon the Enrollee for support and maintenance.

Dependent children are covered up to age 25, or through the end of the calendar year in which they reach age 25 if they are living in the household of the Enrollee or are full-time students.

Coverage for a newborn child of a Covered Person terminates eighteen (18) months after the birth of the newborn child.

A dependent child over the limiting age may continue to be eligible as a dependent if the child is incapable of self-sustaining employment because of mental or physical disability, and chiefly dependent upon Enrollee for support and maintenance.

See schedule below for Plan Benefits, payments and/or reimbursement subject to any Copayment(s) as stated.

## **COPAYMENT**

A Copayment amount of \$ 5.00 shall be payable by the Covered Person at the time of each Supplemental Primary EyeCare office visit to a VSP Network Doctor

## PLAN BENEFITS

SERVICE OR MATERIAL	VSP NETWORK DOCTOR BENEFIT	NON-VSP PROVIDER BENEFIT
<b>EYE EXAMINATION</b>	Covered in full, less VSP Copayment	Up to current Non-VSP Provider Schedule of Allowances
<b>Consultation*</b>	Covered in full, less VSP Copayment	Up to current Non-VSP Provider Schedule of Allowances
<b>Surgical Procedures*</b>	Covered in full	Up to current Non-VSP Provider Schedule of Allowances
<b>Diagnostic Procedures*</b>	Covered in full	Up to current Non-VSP Provider Schedule of Allowances
<b>Medical and/or Surgical Supplies*</b>	Covered in full	Up to current Non-VSP Provider Schedule of Allowances

\*Refer to the Covered Services section for services and materials available under the Supplemental Primary EyeCare Plan.

## REFERRALS

### VSP Network Doctor Referrals

The VSP Network Doctor will refer the Covered Person to another doctor under the following circumstances:

1. If the Covered Person requires additional services which are covered by the Primary EyeCare Plan but can not be provided in the VSP Network Doctor's office, the doctor will refer the Covered Person to another VSP Network Doctor or to a physician under the Group's medical plan whose offices provide the necessary services.
2. If the Covered Person requires services beyond the scope of the Supplemental Primary EyeCare Plan, the VSP Network Doctor will refer the Covered Person to a physician under the Group's medical plan.

**Referrals are intended to ensure that Covered Persons receive the appropriate level of care for their presenting condition. Covered Persons do not require a referral from a VSP Network Doctor in order to obtain Plan Benefits.**

## EXCLUSIONS AND LIMITATIONS OF BENEFITS

The Supplemental Primary EyeCare Plan is designed to cover Primary EyeCare services only. There is no coverage provided under the Policy for the following:

- Costs associated with securing frames, lenses or any other materials.
- Orthoptics or vision training and any associated supplemental testing.
- Laser or any other form of refractive surgery or procedure.
- Pathological treatment.
- Any eye examination required by an employer as a condition of employment.
- Medication.
- Pre- and post-operative services.
- Any surgical procedures not listed as a Covered Service.
- Services and/or materials not indicated on this Rider as covered Plan Benefits.

**COVERED SERVICES**

(The following list is current as of 7/01/2005 and is subject to change without notice.)

Procedure Code	Description
92002, 92002, 92012, 92014	Ophthalmological services
99201, 99202, 99203, 99204, 99205, 99211, 99212, 99213, 99214, 99215	Office visits
99241, 99242, 99243, 99244, 99245	Office consultations
99050, 99052, 99054	Services requested after office hours, on Sundays, or on holidays
92020**	Gonioscopy
92070**	Bandage contact lens for treatment of disease, including supply of lens
92081, 92082, 92083	Visual field exams
92100	Serial tonometry
92120	Tonography with interpretation and report
92130	Tonography with water provocation
92140	Provocative tests for glaucoma
92225, 92226**	Extended Ophthalmoscopy
92250**	Fundus Photography
92260	Ophthalmodynamometry
92270	Electro-oculography with interpretation and report
92275	Electroretinography with interpretation and report
92283	Color vision exam, extended
92284	Dark adaptation exam with interpretation and report
92285**	External ocular photography
92286**	Special anterior segment photography
92287	Special anterior segment photography with fluorescein angiography
95930	Visual evoked potential (VEP) testing central nervous system
96115	Neurobehavioral status exam with interpretation and report
65205, 65210, 65220, 65222	Removal, foreign body, external eye
65430	Scraping of cornea
65435	Removal of corneal epithelium
67820	Correction of trichiasis
67938	Removal of embedded foreign body, eyelid
68761**	Closure of lacrimal punctum
68801	Dilation of lacrimal punctum
68810, 68815	Probing of nasolacrimal duct
76514	Pachymetry
92499**, 666999**, 68899**	Unlisted procedures

\*\*Service and/or diagnosis limitations may apply, or procedure requires special handling. VSP Network Doctors must contact VSP for details before rendering services.

## **SUPPLEMENTAL PRIMARY EYECARE DEFINITIONS**

Blepharitis	Inflammation of the eyelids.
Cataract	A cloudiness of the lens of the eye obstructing vision.
Conjunctiva	The mucous membrane that lines the inner surface of the eyelids and is continued over the forepart of the eye.
Corneal Abrasion	Irritation of the transparent, outermost layer of the eye.
Corneal Dystrophy	A disorder involving nervous and muscular tissue of the transparent, outermost layer of the eye.
Diplopia	The observance by a person of seeing double images of an object
Eyecare Professional	Any duly licensed optometrist, ophthalmologist or other doctor of medicine (M.D.), or doctor of osteopathy (O.D.).
Eye Muscle Dysfunction	A disorder or weakness of the muscles that control the eye movement.
Flashes or Floaters	The observance by a person of seeing flashing lights and/or spots.
Glaucoma	A disease of the eye marked by increased pressure within the eye which causes damage to the optic disc and gradual loss of vision.
Macula	The small, sensitive area of the central retina, which provides vision for fine work and reading.
Macular Degeneration	An acquired degenerative disease which affects the central retina.
Ocular	Of or pertaining to the eye or the eyesight.
Ocular Conditions	Any condition, problem, or complaint relating to the eyes or eyesight.
Ocular Hypertension	Unusually high blood pressure within the eye.
Ocular Trauma	A forceful injury to the eye due to a foreign object.
Pink eye	An acute, highly contagious inflammation of the conjunctiva.
Retinal Nevus	A pigmented birthmark on the sensory membrane lining the eye that receives the image formed by the lens.
Systemic Condition	Any condition or problem relating to a person's general health.
Sty	An inflamed swelling of the fatty material at the margin of the eyelid.
Transient Loss of Vision	Temporary loss of vision.