



## VISION BENEFIT COMMUNICATION

### Sample Illustration of Savings

| COST                          | EMPLOYEE ONLY   | EMPLOYEE + 1 DEPENDENT | EMPLOYEE + FAMILY* |
|-------------------------------|-----------------|------------------------|--------------------|
| Monthly Premium               | \$10.26         | \$20.34                | \$28.50            |
| Annual Premium                | \$123.12        | \$244.08               | \$342.00           |
| Approx. Pre-tax Savings (20%) | \$24.62         | \$48.82                | \$68.40            |
| Annual Tax-Adjusted Premium   | \$98.50         | \$195.26               | \$273.60           |
| Plus Copays                   | \$35            | \$70                   | \$140              |
| <b>Total Cost to Employee</b> | <b>\$133.50</b> | <b>\$265.26</b>        | <b>\$413.60</b>    |

|   | Estimated Cost Without a Vision Plan** | Less Employee Cost | TOTAL SAVINGS WITH SPECTERA |
|---|--|--------------------|-----------------------------|
| <b>Employee Only</b>                          |  |                    |                             |
| Exam, Single Vision, & Covered-in-Full Frames | \$265                                  | \$133              | \$132                       |
| <b>Employee + 1 Dependent</b>                 |  |                    |                             |
| Exam, Single Vision, & Covered-in-Full Frames | \$530                                  | \$265              | \$265                       |
| <b>Employee + Family*</b>                     |  |                    |                             |
| Exam, Single Vision, & Covered-in-Full Frames | \$1,060                                | \$414              | \$646                       |

\* For purposes of this sample calculation, Employee + Family is calculated with 4 members.

\*\* Approximate retail value illustrated: Exam & Refraction (\$65), Single Vision Lenses (\$80), and Frames (\$120). Average retail costs may vary by location.

Actual tax savings will depend upon your individual tax bracket.

Upgrades and add-ons discounted between 20-40% off of retail costs.

Covered-in-full frames credit equivalent to approximately \$120 to \$150 U&C value.

#### **Important to Remember:**

- Always identify yourself as a Spectera participant when making your appointment. This will assist your provider in obtaining a claim authorization number prior to your visit.
- Benefits available every 12 or 24 months (depending on the benefit frequency), based on last date of service.
- Your \$105 contact lens allowance is applied to the fitting/evaluation fees as well as the purchase of contact lenses. For example, if the fitting/evaluation fee is \$30, you will have \$75 towards the purchase of contact lenses. The allowance may be separated at some retail chain locations between the examining physician and the optical store. Toric, gas permeable, and bifocal contacts are all examples of contacts that are outside of our covered-in-full selection.

The following Services and Materials are excluded from coverage under the Policy:

1. Post cataract lenses
2. Non-prescription items
3. Medical or surgical treatment for eye disease, that requires the services of a physician
4. Worker's Compensation services or materials
5. Services or materials that the patient, without cost, obtains from any governmental organization or program
6. Services or materials that are not specifically covered by the Policy
7. Sunglasses, plain or prescription
8. Replacement or repair of lenses and/or frames that have been lost or broken
9. Cosmetic extras, except as stated in the Policy's Table of Benefits

Please note: If there are differences in this document and the Group Policy, the Group Policy is the governing document.

Please retain this Benefit Summary and Vision Care Program description that includes detailed benefit information and instructions on how to use the program. Customer Service is available toll-free at 1-800-638-3120 from 7:30 a.m. to 7:00 p.m., Monday thru Friday, and from 8:00 a.m. to 4:00 p.m. on Saturdays.