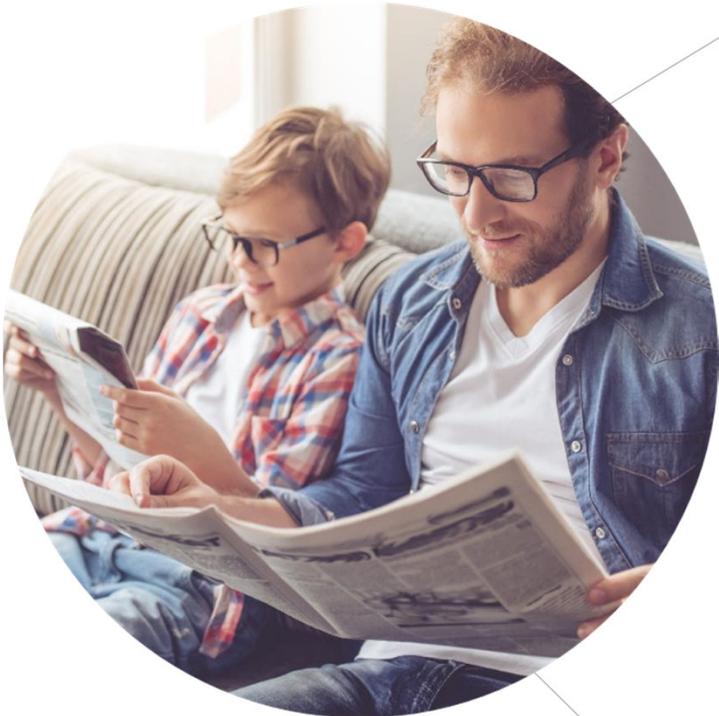




Underwritten by HM Life Insurance Company of New York



# Providing health and peace of mind through vision benefits

September 17, 2020

Vision plan for **PARTNERS**  
**FOR HEALTH**

# Vision Plan Benefits

## What's covered under a vision plan?



### ***Routine Comprehensive Eye Exam***

*(sample list of services for illustration only)*

- Refraction to determine corrective-vision needs
- **Eye health assessment**
- Contact lens evaluation & fitting (additional service if appropriate)

Health conditions including Crohn's Disease, Diabetes, Hypertension & Lupus can be detected from an eye exam



### ***Eyewear Materials***

- New frames
- New plastic lenses put into existing frames
- Complete new eyeglasses
- Contact lenses – replacement or disposable

# Provider networks built to support our members

## We've got you covered

### Davis Vision Provider Network

- Crafted to meet consumer preference with:
  - 64% **Independent Provider** locations
  - 36% **Retailers**, including *Visionworks*
- 93,000+ points of access nationwide
- **New** online retailers available (befitting.com, glasses.com, 1800Contacts.com)
- 98% of State of TN members who used their vision benefit in 2019 went in-network
- Non-networks benefits also available



**69% of consumers get eye exams from independent eye care providers.**

The Vision Council "Consumer Barometer" – September 2017 / Davis Vision network as of Q1 2020

# National Provider Network - Retailers

## Popular In-Network Retailers

America's Best  
Bard Optical  
Boscov's Optical  
Clarkson Eyecare  
Cohen's Fashion Optical  
Costco Optical  
Crown Optical  
CVS Optical  
Dr. Tavel Family Eyecare  
Dr. Tavel One-Hour Optical  
Eye Doctor Optical Outlets  
EyeFit Vision Centers  
Eyeglass World  
Eyemart Express  
For Eyes  
Heartland Vision  
Henry Ford OptimEyes  
JC Penney Optical  
Jervey Eye Group

Meijer Optical  
Midwest Vision Centers  
MyEyeDr.  
National Optometry  
National Vision Centers in Walmart  
National Vision Inc.  
Nationwide Vision  
Rosin Eyecare  
Sam's Club  
SEE Inc.  
Shawnee Optical  
Shopko Eyecare Centers  
Shopko Optical Centers  
Sterling Optical  
SVS Vision  
Visionworks  
Vista Optical in Fred Meyers  
Walmart Vision Centers  
Whylie Eye Care Centers  
Wisconsin Vision

**All frames<sup>1</sup> at  
Visionworks  
stores are  
covered in full  
under the Davis  
Vision plan for  
State of TN!**

*<sup>1</sup>Excluding Maui Jim brand*

*Select locations may be excluded*

# New online retailers

## Bringing an online retail experience and a wide product selection

### GLASSES . COM

**Glasses.com** is one of the trusted online stores for popular eyewear brands, including prescription glasses and sunglasses

- Broad price range: optical frames from \$80 to \$480
- Wide product selection including luxury brands, accessible fast fashion, and sport, including Ray-Ban, Oakley, Prada, Ralph Lauren and Michael Kors
- Lens options for every need
- Free shipping and returns
- Customer service available through phone, email, and chat
- Free in-person adjustments after purchase

### 1800 contacts®

**1800Contacts.com** is one of the most recognized online contact lens retailer in the industry. They have an established reputation for their customer service, backed by an industry-leading Net Promoter Score of 76

- Extensive inventory with 98% orders in stock
- Over 100k SKUs
- Multiple distribution centers across the country to improve delivery speed
- Ease of ordering with 2-click reorders
- Mobile app and prescription upload
- 24/7 live customer service: 90% of calls answered in 10 seconds or less

### befitting

**Befitting.com** is an innovative new entrant to online retail with AI-powered technology to help customers find glasses that best suit their face for a better experience, better results, and a solution unique to Versant Health

- Advanced, innovative, consumer shopping technologies using AI
- Intuitive shopping experience with engaging categories and content
- Wide range of brands and price points across all manufacturers (Safilo, Luxottica, Marchon and others)

# State of TN vision plan designs

## Vision plan choices – Basic Plan or Expanded Plan

Service	BASIC Plan In-network	EXPANDED Plan In-network
Eye examination – (every January 1)	\$0 co-pay	\$10 co-pay
Spectacle lenses – (every January 1)	\$0 co-pay	\$0 co-pay
Frame (every other January 1):		
Retail allowance	80% of balance over \$55	80% of balance over \$150
Visionworks	Covered in full (except Maui Jim eyewear)	Covered in full (except Maui Jim eyewear)
Davis Vision collection <sup>1</sup>		
Fashion	Covered in full	Covered in full
Designer	\$15 co-pay	Covered in full
Premier	\$40 co-pay	Covered in full
Contact lenses (every January 1 in lieu of eyeglasses)		
Conventional / Disposable	80% of balance over \$55	80% of balance over \$140
Medically Required	80% of balance over \$155	Covered in full
Contact lens fitting fee		
Standard / Specialty	80% of charge	\$50 co-pay / \$60 co-pay

<sup>1</sup> Davis Vision collection available at participating independent providers

# Lens options

## Optional lens features and coatings

Lens types and coatings	Basic plan	Expanded plan
Scratch resistant coating (standard / premier)	\$0 / \$30	\$0 / \$30
Tinting of plastic lenses	80% of charge (up to \$15)	\$15
Blue light filtering	\$15	\$15
Ultraviolet coating	80% of charge (up to \$15)	<b>\$10</b>
Digital single vision (intermediate)	\$30	\$30
Anti-reflective coating (standard / premium / ultra / ultimate)	80% of charge (up to \$40 / \$55 / \$69 / \$85)	\$40 / \$55 / \$69 / \$85
High index lenses (1.67 / 1.74)	80% of charge (up to \$60 / \$120)	\$60 / \$120
Progressives (standard / premium / ultra / ultimate)	80% of charge over \$55 (not to exceed \$65 / \$105 / \$140 / \$175)	<b>\$50 / \$90</b> / \$140 / \$175
Polarized lenses	80% of charge (up to \$75)	80% of charge (up to \$75)
Plastic photochromic lenses (Transitions® Signature™)	80% of charge (up to \$70)	80% of charge (up to \$70)
Polycarbonate (kids <sup>1</sup> / adults)	\$0 <sup>1</sup> / 80% of charge (up to \$35)	\$0 <sup>1</sup> / <b>\$30</b>
Trivex lenses	\$50	\$50

<sup>1</sup> Polycarbonate lenses COVERED IN FULL for dependent children, monocular patients and patients with prescriptions +/- 6.00 diopters or greater.

# Comparing Vision Plans

## Which plan should I choose?

### BASIC Plan

- Eye exam and basic spectacle lenses covered in full
- Frame options covered in full (at Visionworks), at low copays (Davis Collection), or moderate \$55 allowance (+20% off overage) at any in-network provider
- Contact lenses moderate \$55 allowance (+20% off overage) in-network

➤ ***Effective for those with basic eyewear needs (or none currently) while providing comprehensive eye exam coverage***

BASIC PLAN		
EE Rates	Monthly	Annual
EE	\$3.07	\$36.84
EE+CH	\$6.13	\$73.56
EE+SP	\$5.82	\$69.84
EE+FAM	\$9.01	\$108.12

### EXPANDED Plan

- Eye exam \$10; basic spectacle lenses covered in full
- Frame options covered in full (at Visionworks and Davis Collection) or robust \$150 allowance (+20% off overage) at any in-network provider
- Contact lenses robust \$140 allowance (+20% off overage) in-network

➤ ***Best for enhanced coverage & choice in eyewear options (frames, lens features & contact lenses)***

EXPANDED PLAN		
EE Rates	Monthly	Annual
EE	\$5.56	\$66.72
EE+CH	\$11.12	\$133.44
EE+SP	\$10.57	\$126.84
EE+FAM	\$16.35	\$196.20

# Savings and resources for members

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**Breakage warranty:** Accidents happen. Glasses covered by our plans come with a free one-year breakage warranty.



**LASIK discounts:** Get a free consultation. Choose from locations nationwide. Save up to 50% off the national average<sup>1</sup> with **Qualsight**.



**Second pair discounts:** up to 50% off 2<sup>nd</sup> pair of glasses at Visionworks, 40% off 2<sup>nd</sup> pair at another in-network location.



**Customer service:** Our US-based customer care center is just a quick phone call away and is available 7 days per week.



**Hearing aid discounts:** Save on hearing aids, warranties, and batteries with special discounts from **Your Hearing Network**.



**Member portal & Mobile App:** Use cool tools such as the vision loss simulator, personal risk calculator, and provider locator.

Visit [www.davisvision.com/stateoftn](http://www.davisvision.com/stateoftn)

<sup>1</sup> National average LASIK procedure prices provided by QualSight.

# Staying connected

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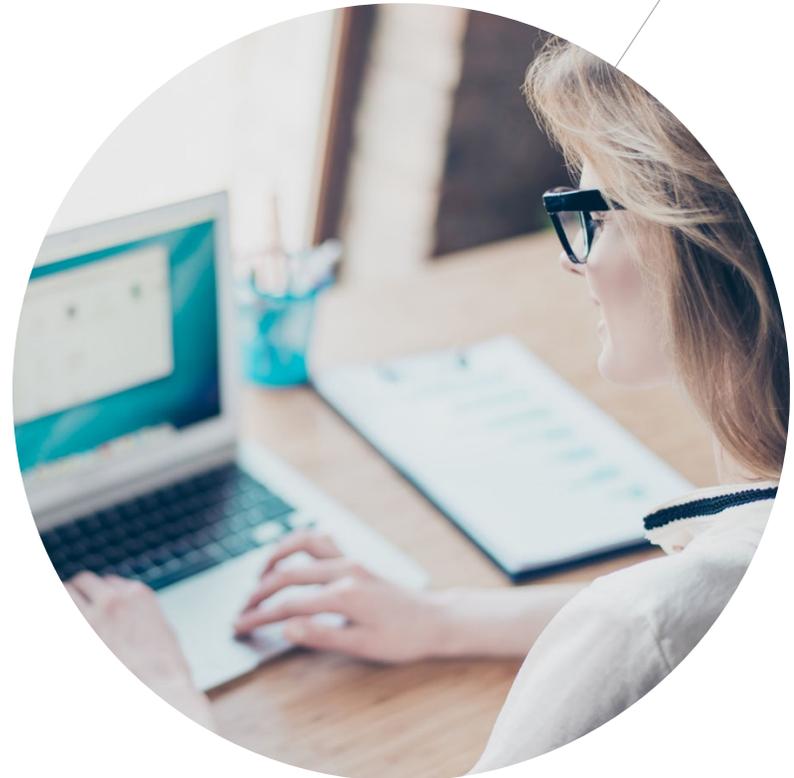
## Online resources

Available at [davisvision.com/stateoftn](https://davisvision.com/stateoftn):

- State of TN handbook
- Benefit summaries
- Eye care professional locator
- Exclusive Collection of frames
- Brief educational videos

## Phone support

- **1 (800) 208-6404**
  - Client code: **8155 (Basic plan)**
  - Client code: **8156 (Expanded plan)**
- Live support (Eastern Time):
  - Monday – Friday: 8AM – 11PM
  - Saturday: 9AM – 4PM
  - Sunday: 12PM – 4PM
  - Automated service available 24/7





# Davis Vision™

from  **VersantHealth™**

Davis Vision coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, under policy form series HMP902-VIS or similar. The coverage or service requested may not be available in all states and is subject to individual state approval.

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