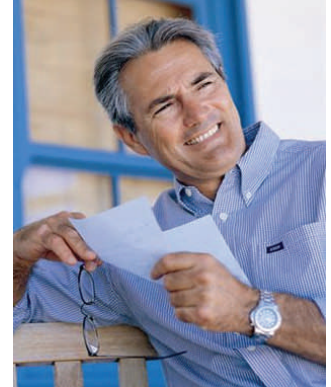




VISION CARE DIRECT

A Vision Plan with You in Mind...



100 Plan - Group Voluntary

- Lower rates may be available for groups of 25 or more by submitting a census.
- This is a membership plan, not vision insurance.

Benefits are **ONLY** available through a participating provider.

Benefits of Membership

| Vision Benefits | Plan Benefits | Cost at time of service |
|---|---|-------------------------|
| Eye, Health and Vision Care Exam | Includes refraction & dilation | \$15.00 |
| Frame | \$100 benefit towards any frame. Member is responsible for amount exceeding \$100. | \$15.00 |
| Spectacle Lenses | <ul style="list-style-type: none"> • Single Vision, Flat Top 25/28 Bifocal, Flat Top 7x25: 7x28 Trifocal or Lenticular • <u>Progressive multifocal</u> - Member pays price difference between retail price of progressive and trifocal. • <u>Lens enhancements</u> - Tints, anti-reflective, scratch coats available to member at customary charge. | |
| Contact Lenses | In lieu of spectacle lenses and frames. Professional fees may apply. Member receives \$105 contact lens benefit. Member is responsible for any overages. | N/A |
| Lasik | Cost reduced by 10% at VCD providers | N/A |



Vision Care Direct offers an extensive variety of plan designs, including \$130 & \$160 frame / contact lens allowances. Additional options are available upon request.



Benefit Frequency

| Group Voluntary | Gold | Silver | Bronze | Materials Only | RX Sunwear | Exam Only |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Vision Exam | Every 12 Months | Every 12 Months | Every 12 Months | N/A | N/A | Every 12 Months |
| Materials - Lenses | Every 12 Months | Every 12 Months | Every 24 Months | Every 12 Months | Every 12 Months | N/A |
| Materials - Frames | Every 12 Months | Every 24 Months | Every 24 Months | Every 12 Months | Every 12 Months | N/A |

Benefit Plans & Rates (Monthly)

| Group Voluntary | Gold | Silver | Bronze | Materials Only | RX Sunwear | Exam Only |
|--------------------------|---------|---------|--------|----------------|------------|-----------|
| Employee Only | \$13.88 | \$12.37 | \$9.18 | \$9.38 | \$10.12 | \$4.50 |
| Employee + 1 | 23.58 | 21.04 | 15.61 | 15.93 | 17.21 | 7.65 |
| Employee + Family | 40.23 | 35.89 | 26.64 | 27.18 | 29.36 | 13.05 |

For questions or inquiries please visit www.vcdplans.com or contact:

Robert Evenson, President R.W. Evenson Inc., 1-785-266-9160 Email bob@rwevenson.com

Vision Care Direct Administration; 2178 So. 900 East #6, Salt Lake City, UT 84106; Toll free (877) 488-8900; Fax (801) 466-4113



Vision Care Direct is a new innovative plan that offers companies the opportunity to offer their employees vision benefits without the headaches associated with most plans. The following outline will give you a short explanation of why **Vision Care Direct** might be a good fit for your company.

- ◆ **Vision Care Direct has an extensive provider panel.** Vision Care Direct has the largest panel in Kansas. We have over 300 doctors spread across the state. This gives your employees freedom of choice when it comes to choosing their provider.
- ◆ **Vision Care Direct is stand alone.** You can offer Vision Care Direct as an addition to your current benefit package or all by itself.
- ◆ **Vision Care Direct is Voluntary.** Vision Care Direct is considered a voluntary prepaid discount vision plan. Your company **does not have to contribute** to the premium payment, This keep costs down and protects your company’s bottom line.
- ◆ **Vision Care Direct has no participation requirement.** Only two covered employees constitutes a group with Vision Care Direct. Your rates are based on your entire employee census and standard rates are always lower for companies with 25 employees or more.
- ◆ **Vision Care Direct can save your company money.** Vision Care direct qualifies for Section 125 plans and cafeteria plans. Any premiums paid by your employees can be ran through your 125 plan reducing your employee’s taxable income and at the same time it reduces your payroll taxes.
- ◆ **Vision Care Direct is Flexible.** Our flexibility allows you to mix and match plan designs to meet your employee’s needs. You can offer Vision Care Direct to employees who are not covered under your major medical or other benefits if you choose.
- ◆ **Vision Care Direct rates are stable.** Unlike other plans, our rates have consistently remained stable.

As you can see **Vision Care Direct** is unique to the market place. No other plan can touch the flexibility, freedom of choice and ease of use that **Vision Care Direct** offers.

Savings Scenario with TIBA & Vision Care Direct (Gold)

| | Vision Care Direct | Cash | Usual & Customary |
|---------------------------------------|-----------------------|--------------|-------------------|
| Comprehensive Eye Exam | \$15 Exam Co-pay | \$105 | \$105 |
| Frame | \$15 Materials Co-pay | \$100 | \$100 |
| Lenses (Trifocal Uncoated) | | \$130 | \$130 |
| VCD Annual Membership (Employee Only) | \$166.56 | N/A | N/A |
| Tax Savings @ 16% | \$31.40 | N/A | N/A |
| Total out of pocket expense | \$165.14 | \$335 | \$335 |

- ◆ *These savings are based on average retail values for the Kansas market.*
- ◆ *Your savings may vary based on your doctor’s usual and customary fees.*
- ◆ *Tax savings gained through using company 125 plan. Vision Care Direct contributions are tax deductible.*