



CLEAR VISION FLORIDA

The Clear Choice for Group Vision Plans

For Groups of
51-249 Eligible Lives



ARGUS DENTAL & VISION, INC.

855.819.1873 | 4010 W. State Street | Tampa, Florida 33609 | www.argusdentalvision.com
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Argus Clear Vision Plan Benefits

Administered by Davis Vision

51 - 249 Lives

In-Network Benefits	Fashion Value	Designer Option I	Designer Option II	Designer Option III	Premier Option I	Premier Option II
Frequency - Once Every:						
Eye Examinations Inclusive of Dilation (when professionally indicated)	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months
Spectacle Lenses	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months
Frame	24 Months	24 Months	24 Months	12 Months	12 Months	12 Months
Contact Lens Evaluation, Fitting & Follow-Up Care (in lieu of eyeglasses)	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months
Co-Payments						
Eye Examination	\$10	\$10	\$10	\$10	\$10	\$0
Spectacle Lenses	\$25	\$25	\$10	\$10	\$10	\$0
Contact Lens Evaluation, Fitting & Follow-Up Care	\$0	\$0	\$0	\$0	\$0	\$0
Eyeglass Benefit - Frame						
Frame Allowance (Retail): Plus a 20% discount on any overage	Up to \$100 OR Up to \$150*	Up to \$130 OR Up to \$180*	Up to \$130 OR Up to \$180*	Up to \$130 OR Up to \$180*	Up to \$150 OR Up to \$200*	Up to \$150 OR Up to \$200*
Davis Vision Frame Collection (in Lieu of Allowance):						
	Member Co-Pays					
Fashion level	\$0	\$0	\$0	\$0	\$0	\$0
Designer level	\$15	\$0	\$0	\$0	\$0	\$0
Premier level	\$40	\$25	\$25	\$25	\$0	\$0
Eyeglass Benefit - Spectacle Lenses						
	Member Co-Pays					
Clear plastic single-vision, lined bifocal, trifocal or lenticular lenses (any size or Rx)	\$0	\$0	\$0	\$0	\$0	\$0
Tinting of Plastic Lenses	\$15	\$0	\$0	\$0	\$0	\$0
Scratch-Resistant Coating	\$0	\$0	\$0	\$0	\$0	\$0
Polycarbonate Lenses (Children/Adults)	\$0/\$35	\$0/\$30	\$0/\$30	\$0/\$30	\$0/\$30	\$0/\$30
Ultraviolet Coating	\$15	\$12	\$12	\$12	\$12	\$12
Anti-Reflective (AR) Coating (Standard/Premium/Ultra)	\$40/\$55/\$69	\$35/\$48/\$60	\$35/\$48/\$60	\$35/\$48/\$60	\$35/\$48/\$60	\$35/\$48/\$60
Progressive Lenses (Standard/Premium/Ultra)	\$65/\$105/\$140	\$50/\$90/\$140	\$50/\$90/\$140	\$50/\$90/\$140	\$50/\$90/\$140	\$50/\$90/\$140
High-Index Lenses	\$60	\$55	\$55	\$55	\$55	\$55
Polarized Lenses	\$75	\$75	\$75	\$75	\$75	\$75
Plastic Photochromic Lenses	\$70	\$65	\$65	\$65	\$65	\$65
Scratch Protection Plan: Single Vision/Multifocal Lenses	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40
Contact Lens Benefit (in Lieu of Eyeglasses) - Standard & Specialty Lens Types						
Contact Lens Material Allowance—Plus 15% discount on any overage	Up to \$100	Up to \$130	Up to \$130	Up to \$130	Up to \$150	Up to \$150
Evaluation, Fitting & Follow-Up Care - Standard Lens Types (in Lieu of Eyeglasses)	15% Discount**	15% Discount**	15% Discount**	15% Discount**	\$0 co-pay	\$0 co-pay
Evaluation, Fitting & Follow-Up Care - Specialty Lens Types (in Lieu of Eyeglasses)	15% Discount**	15% Discount**	15% Discount**	15% Discount**	Up to \$60 allowance Plus a 15% discount on any overage**	Up to \$60 allowance Plus a 15% discount on any overage**
Collection Contact Lenses Benefit (in Lieu of Contact Lens Material Allowance)						
Materials Disposable: up to Planned Replacement: up to	Not Covered Not Covered	4 bxes/multi-pks 2 bxes/multi-pks	4 bxes/multi-pks 2 bxes/multi-pks	4 boxes/multi-packs 2 boxes/multi-packs	8 boxes/multi-packs 4 boxes/multi-packs	8 boxes/multi-packs 4 boxes/multi-packs
Evaluation, Fitting & Follow-Up Care	Not Covered	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay
Non-Elective Contact Lenses (with Prior Approval)						
Materials, Evaluation, Fitting & Follow-up Care	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Out-of-Network Reimbursement Allowance Schedule: Up To						
Fashion Value: Eye Examination: \$40, Frame: \$50, Single Vision Lenses: \$40, Bifocal/Progressives Lenses: \$60, Trifocal Lenses: \$80, Lenticular Lenses: \$100, Elective Contact Lenses: \$80, Visually Required Contact Lenses: \$225						
Designer & Premier: Eye Examination: \$40, Frame: \$50, Single Vision Lenses: \$40, Bifocal/Progressives Lenses: \$60, Trifocal Lenses: \$80, Lenticular Lenses: \$100, Elective Contact Lenses: \$105, Visually Required Contact Lenses: \$225						

* At Visionworks ** Discounts are not part of insured benefits

FLORIDA MONTHLY RATES

VOLUNTARY/EMPLOYEE PAID

51-249 Eligible Employees						
	Fashion Value	Designer I	Designer II	Designer III	Premier I	Premier II
Employee Only	\$4.58	\$5.45	\$6.00	\$6.59	\$7.45	\$9.57
Employee + Spouse	\$9.16	\$10.88	\$11.99	\$13.20	\$14.88	\$19.14
Employee + Child(ren)	\$9.61	\$11.43	\$12.59	\$13.86	\$15.62	\$20.10
Employee + Family	\$13.38	\$15.93	\$17.54	\$19.30	\$21.77	\$27.99

EMPLOYER PAID

51-249 Eligible Employees						
	Fashion Value	Designer I	Designer II	Designer III	Premier I	Premier II
Employee Only	\$3.39	\$3.74	\$4.17	\$4.52	\$5.10	\$6.74
Employee + Spouse	\$6.78	\$7.49	\$8.35	\$9.04	\$10.19	\$13.49
Employee + Child(ren)	\$7.12	\$7.87	\$8.77	\$9.49	\$10.70	\$14.16
Employee + Family	\$9.91	\$10.96	\$12.20	\$13.22	\$14.91	\$19.72

NOTES

General:

- ◆ Groups with 250+ eligible employees will be custom rated
- ◆ Groups with 500+ eligible employees will be custom designed and rated
- ◆ Policy Form Series NVIGRPCT LG 07/12 FL
- ◆ Policies underwritten by National Guardian Life Insurance Company
- ◆ National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life

Voluntary Plan:

- ◆ No employer contributions required
- ◆ The greater of 10 employees or 20% of employees must be enrolled for groups of 51 or more eligible

Employer Paid Plan:

- ◆ Employer must pay a minimum of 75% of employee only or 50% of family
- ◆ Minimum of 75% of employees must participate
- ◆ Use employer paid rates for plans when combined with dental

UNDERWRITTEN BY:

National Guardian Life
2 East Gilman
Madison, WI 53703
800-548-2962
www.nglic.com

PROVIDED BY:

Argus Dental & Vision, Inc.
4010 West State Street
Tampa, FL 33609
855-819-1873
www.argusdentalvision.com

VISION NETWORK:

Davis Vision
Capital Region Health Park, Suite 301
711 Troy-Schenectady Road
Latham, New York 12110
800-999-5431
www.davisvision.com



Exclusions

No benefits are payable for any of the following conditions, procedures and/or materials, unless otherwise specifically listed as a covered benefit in the Schedule of Benefit:

1. Replacement frames and/or lenses, except at normal intervals when covered services are otherwise available
2. Plano or non-prescription lenses or sunglasses
3. Orthoptics, vision training and any associated supplemental testing
4. Frame cases
5. Low (subnormal) vision aids or aniseikonic lenses
6. Medical and surgical treatment of the eyes
7. Charges incurred after (a) the Policy ends; or (b) the Insured's coverage under the Policy ends, except as stated in the Policy
8. Experimental or non-conventional treatment or device
9. Any eye examination or corrective eyewear required by an Employer as a condition of employment
10. Services and materials provided by another vision plan except in the case of Coordination of Benefits
11. Services for which benefits are paid by Worker's Compensation
12. Benefits provided under the employee's medical insurance except in the case of Coordination of Benefits
13. Groove, Drill or Notch, and Roll and Polish
14. Two pairs of glasses, in lieu of bifocals, trifocals or progressives
15. Cosmetic items
16. Faceted lenses
17. Laminated lenses
18. Polished bevel lenses
19. Prism lenses
20. Slab-off lenses
21. Additional cost for contact lenses over the allowance
22. Additional cost for a frame over the allowance

Clear Vision Plans Offer

Healthy eyes and clear vision are an important part of your overall health, wellness and quality of life. **Argus Clear Vision** plans, underwritten by National Guardian Life and co-administered by Davis Vision, help members care for their eyes while saving them money on a variety of covered benefits, including:

- ◆ Eye Examinations
- ◆ Contact Lens Evaluation, Fitting & Follow-Up Care
- ◆ Eyeglass Lenses in a Variety of Materials
- ◆ Eyeglass Frame Allowances & Discounts
- ◆ Contact Lenses
- ◆ Lens Tinting
- ◆ Scratch-Resistant Coating
- ◆ Ultraviolet Coating
- ◆ Anti-Reflective Coating
- ◆ Polarized Lens Technology
- ◆ Photochromic Lens Technology



Clear Vision Extras

When members join **Argus Clear Vision** Plans, they also enjoy added-value benefits, such as:

- ◆ One Year Eyeglass Breakage Warranty
- ◆ Up to 20% off additional savings on eyeglasses, sunglasses at participating locations
- ◆ Up to 10% off disposable contact lenses at participating locations
- ◆ Replacement contacts through LENS123[®] mail-order service, saving both time and money
- ◆ Laser Vision Correction discounts of up to 25% off the provider's Usual & Customary fees, or 5% off the advertised special, whichever is lower
- ◆ A comprehensive Low Vision evaluation and low vision aids

Getting Started is Easy!

We make it easy to find a provider! Members can visit www.davisvision.com and click "Find a Provider" or call Davis Vision directly at 1.800.999.5431.

We also make it easy to schedule an appointment! When making an appointment, members should have their member ID number, name and date of birth handy. The provider will take care of the rest!

- ◆ **Value for our Members:** A comprehensive benefit ensuring low out-of-pocket cost to members and their families. Our goal is 100% member satisfaction.
- ◆ **Convenient Network Locations:** A national network of credentialed preferred providers throughout the 50 states
- ◆ **Freedom of Choice:** Access to care through either our network of independent, private practice doctors (optometrists and ophthalmologists) or select retail partners

Argus Clear Vision



THE CLEAR CHOICE FOR GROUP VISION PLANS

- ✓ All plans underwritten by National Guardian Life Insurance Company, an A- (Excellent) rated company
- ✓ Strategic partnership with **Davis Vision**, a top national vision carrier with over 21 million members
- ✓ Sales administration, eligibility, billing, and commissions managed by Argus Dental & Vision
- ✓ Claims, customer service and nationwide vision provider network covered by Davis Vision
- ✓ Includes **top retailers** and in-network, private practice doctors
- ✓ Extra **\$50** benefit towards frame allowance at Visionworks

DAVIS VISION
EYECARE REFRAMEDSM

 **Visionworks**

Walmart 
Vision Center

COSTCO
WHOLESALE[®]

AMERICA'S BEST
CONTACTS & EYEGLASSES

 **Sam's Club**
Optical

*AMBest.com—Ratings current as of 08/05/15

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