



CLEAR VISION

The Clear Choice for Group Vision Plans

For Groups of
2-249 Eligible Lives



ARGUS DENTAL & VISION, INC.

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Why Argus Clear Vision?

Administered by Davis Vision

The Benefits of Vision Care are Clear

Even the slightest vision impairment can make it difficult to complete the simplest of tasks; inevitably, the need for vision care is easily identifiable.

Since consumers recognize the need for an eye exam, and understand that the appointment will be quick, easy, and painless, eye exams have the highest rate of appointment compliance. Beneficial to the consumer as well as Argus Dental & Vision, comprehensive eye exams are the least expensive and most impactful wellness investment.

Not only will an eye exam provide a solution for vision correction, it can also provide early detection of diabetes, hypertension, and even preventable stroke and cardiac disease.

Offering a vision plan to your employees and their families can only lead to happier, healthier, and more productive individuals, ultimately outweighing the cost in premium by reducing sick time usage as well as employee turnover.

80% of employees say they are interested in a vision plan¹

90% of employees agree that voluntary benefits add value to their benefits package²

Argus Dental & Vision and Davis Vision are working hard to reframe eye care. For many people, taking care of their eyes can be complicated, expensive, and exhausting due to deceptive prices, baffling terms and conditions and a lack of empathy. As they struggle to comprehend their vision plan benefits, they question why buying a pair of glasses is so difficult.

We provide each of our members with transparency on how to shop, accessibility to more choices, and simplicity when using their benefits.

How do we make it happen?

Transparency

Helping people look and feel their best goes beyond paying for exams and fabricating designer frames, it means giving them the power to make truly informed decisions about their eye care. The Davis Vision's supply chain ownership translates into uncomplicated, affordable vision coverage for clients and their employees.

Accessibility

Davis Vision offers access to both independent eye care providers and a diverse selection of retailers. This robust network allows members to choose any frame, anywhere, many of which are covered-in-full by their vision care plan with Davis Vision.

Simplicity

It's as simple as it sounds: Argus Dental & Vision and Davis Vision meet customers where they want to be met. With consistent in-network benefits and the lowest out-of-pocket costs, it's no wonder that more than 21 million funded members know us, like us and trust us.

UNDERWRITTEN BY:

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www.nglic.com

PROVIDED BY:

Argus Dental & Vision, Inc.
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VISION NETWORK:

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800-999-5431
www.davisvision.com



¹ Consumer Perceptions of Managed Vision Care. Study by Jobson Optical Research 2011

² American Optometric Associate Eye-Q, 2012

³ www.allaboutvision.com

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):	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 boxes/multi-packs 2 boxes/multi-packs	4 boxes/multi-packs 2 boxes/multi-packs	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

AREA FACTORS	PARTICIPATION FACTORS		SIZE FACTORS
Region 1 - 10% Discount	Less than 30% participation	25% Load	15% Discount for groups of 50 - 250 lives
Region 2 - 1.00	30% to 80% participation	1.00	
Region 3 - 10% Load	80% + participation or when combined with dental	10% Discount	

	Fashion Value	Designer I	Designer II	Designer III	Premier I	Premier II
Base Monthly Rate for Region 2 for 2-50 lives with 30% to 80% Participation						
Employee Only	\$4.56	\$5.03	\$5.61	\$6.08	\$6.86	\$9.06
Employee + Spouse	\$9.12	\$10.08	\$11.23	\$12.16	\$13.70	\$18.15
Employee + Child(ren)	\$9.57	\$10.58	\$11.79	\$12.77	\$14.38	\$19.04
Employee + Family	\$13.33	\$14.74	\$16.41	\$17.78	\$20.06	\$26.53

Rates valid thru 1/1/19

AREAS

- ◆ **Region 1** - Colorado, Delaware, Illinois, Indiana, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Ohio, Tennessee, Texas and Wisconsin
- ◆ **Region 2** - Alabama, Arizona, Arkansas, DC, Georgia, Idaho, Kansas, Mississippi, Nebraska, Missouri, Montana, Oregon, North Dakota, Oklahoma, South Carolina, South Dakota, Utah, Washington and Wyoming
- ◆ **Region 3** - Alaska, California, Hawaii, New Hampshire, New Mexico, Vermont and West Virginia

NOTES

- ◆ Participation factors apply after waivers
- ◆ Groups of 2 through 4 eligible employees require 100% participation after waivers
- ◆ Minimum of 2 employees must be enrolled at all times
- ◆ Minimum of 3 employees must be enrolled for groups of 5 or more eligible
- ◆ 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
- ◆ Policy Form Series NVI Group 5/07

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 Insurance Company 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 of 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 Plans

- ◆ Strategic partnership with **Davis Vision**, a top national vision network with over 21 million members
- ◆ Argus Dental & Vision administers sales, eligibility, billing and commissions
- ◆ Davis Vision handles claims, customer service and provides nationwide vision provider network
- ◆ **Top retailers** and in-network private practice doctors
- ◆ Extra **\$50** benefit towards frame allowance at Visionworks



FOR EYES 

DAVIS VISION
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Health Plan Accredited by



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