About Your Benefits:

Eye care is a vital component of a healthy lifestyle. With vision insurance, having regular exams and purchasing contacts or glasses is simple and affordable. The coverage is inexpensive, yet the benefits can be significant! Guardian provides rich, flexible plans that allow you to safeguard your health while saving you money. Review your plan options and see why vision insurance may be a great benefit for you.

Significant out-of-pocket savings available with your Full Feature plan by visiting one of Davis Vision’s network locations including retail centers such as Wal-Mart®, JCPenney®, Sears®, Target®, Sam’s Club®, Pearle®, and Visionworks®.

Your Vision Plan | Full Feature - Designer
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Your Network is | Davis Vision
Your Monthly premium | $ 8.10
You and spouse/domestic partner | $ 13.34
You and child(ren) | $ 13.60
You, spouse/domestic partner and child(ren) | $ 22.01
Copay
Exams Copay | $ 20
Materials Copay (waived for non-formulary elective contact lenses) | $ 20
Sample of Covered Services
<table>
<thead>
<tr>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exams</td>
<td>$0</td>
</tr>
<tr>
<td>Single Vision Lenses</td>
<td>$0</td>
</tr>
<tr>
<td>Lined Bifocal Lenses</td>
<td>$0</td>
</tr>
<tr>
<td>Lined Trifocal Lenses</td>
<td>$0</td>
</tr>
<tr>
<td>Lenticular Lenses</td>
<td>$0</td>
</tr>
<tr>
<td>Frames</td>
<td>80% of amount over $150*²</td>
</tr>
<tr>
<td>Contact Lenses (Elective and conventional)</td>
<td>85% of amount over $150*</td>
</tr>
<tr>
<td>Contact Lenses (Planned replacement and disposable)</td>
<td>85% of amount over $150*</td>
</tr>
<tr>
<td>Contact Lenses (Medically Necessary)</td>
<td>$0</td>
</tr>
<tr>
<td>Cosmetic Extras</td>
<td>Avg. 40-60% off retail price</td>
</tr>
<tr>
<td>Glasses (Additional pair of frames and lenses)</td>
<td>Courtesy discount from most providers</td>
</tr>
<tr>
<td>Laser Correction Surgery Discount</td>
<td>Up to 25% off the usual charge or 5% off promotional price</td>
</tr>
</tbody>
</table>
Service Frequencies
Exams | Every calendar year |
Lenses (for glasses or contact lenses)‡‡ | Every calendar year |
Frames | Every two calendar years |
Network discounts (glasses and contact lens professional service) | Applies to first purchase & courtesy discount from most providers on subsequent purchases.
Dependent Age Limits | 26
Your Vision Plan Full Feature - Designer

Visit www.GuardianAnytime.com and click on “Find a Provider”

This is only a partial list of vision services. Your certificate of benefits will show exactly what is covered and excluded.

Davis

- Benefit includes coverage for glasses or contact lenses, not both.
- Contact lenses from Davis Vision’s Collection are available at most private practice locations with Full Feature and Materials Only plans. Contacts from the collection are covered in full including fitting and evaluation, in excess of the plan’s materials copay. Elective contacts that are not part of the Collection are covered up to the plan’s elective contact lens allowance and the materials copay is waived.
- *Due to lower prices available at Wal-mart and Sam’s Club locations, discounts do not apply. Members will pay 100% of the amount over their allowance.
- For Davis Vision, complete eyeglasses must be purchased at one time from one provider. For example, if a member purchases only lenses, he or she cannot purchase frames later in the same benefit period. The member is not eligible for new vision materials until the next benefit period. Only charges for an initial purchase can be used toward the material allowance. Any unused balance remaining after the initial purchase cannot be banked for future use.
- Extra $50 at Visionworks stores

This handout is for illustrative purposes only and is an approximation. If any discrepancies between this handout and your paycheck stub exist, your paycheck stub prevails.

Manage Your Benefits:

Go to www.GuardianAnytime.com to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date.

Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00498351.

Please call the Guardian Helpline if you need to use your benefits within 30 days of plan effective date.

Please note, self-serve options over the phone or online at Guardian Anytime are not available until the case is fully implemented, please wait to speak to a live agent when calling the Guardian Helpline.

EXCLUSIONS AND LIMITATIONS

Important Information: This policy provides vision care limited benefits health insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. Coverage is limited to those charges that are necessary for a routine vision examination. Co-pays apply. The plan does not pay for: orthoptics or vision training and any associated supplemental testing; medical or surgical treatment of the eye; eye examination or corrective eyewear required by an employer as a condition of employment; replacement of lenses and frames that are furnished under this plan, which are lost or broken (except at normal intervals when services are otherwise available or a warranty exists). The plan limits benefits for blended lenses, oversized lenses, photochromic lenses, tinted lenses, progressive multifocal lenses, coated or laminated lenses, a frame that exceeds plan allowance, cosmetic lenses; U-V protected lenses and optional cosmetic processes.

The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract #GP-1-DAVIS-05-VIS et al.

Laser Correction Surgery:

Up to 25% off for vision laser surgery.

Laser surgery is not an insured benefit. The surgery is available at a discounted fee. The covered person must pay the entire discounted fee. In addition, the laser surgery discount may not be available in all states.