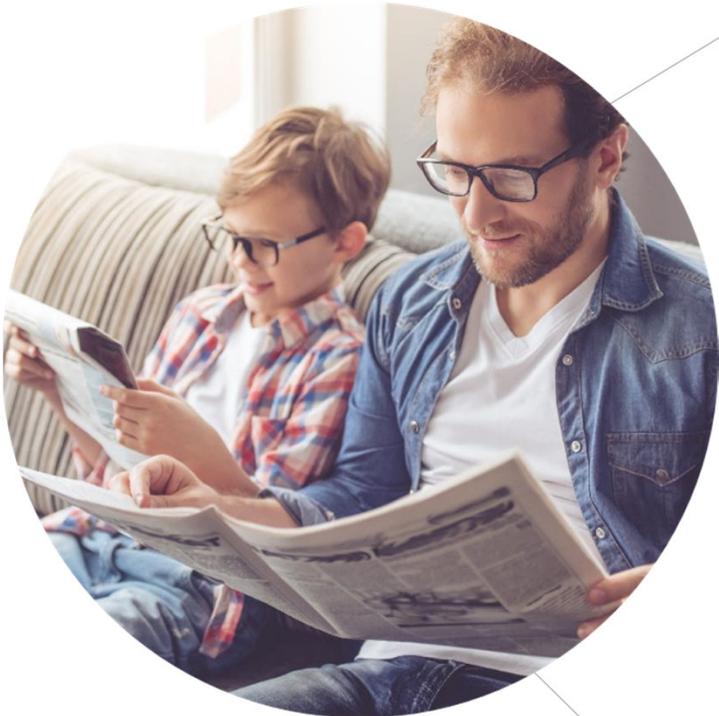




Underwritten by HM Life Insurance Company of New York



Providing health and peace of mind through vision benefits

September 22, 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*
- www.davisvision.com/stateoftn click *Find a Provider*

or Davis Vision mobile app
- **New online retailers available** (*befitting.com, glasses.com, 1800Contacts.com*)
- 93,000+ points of access nationwide
- Non-networks benefits also available



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

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
Whyllie Eye Care Centers
Wisconsin Vision

**All frames¹ at
Visionworks
stores are
covered in full
under the Davis
Vision plan for
State of TN!**

¹Excluding Maui Jim brand

Select locations may be excluded

Frames for the whole family – Independent Providers

The Davis Exclusive Collection of Frames

Here's what members get with the **Davis Exclusive Collection of Frames**:

- Fully-covered frames available
- One-year warranty on broken eyewear (frames or lenses)
- Available at nearly 9,000 independent provider offices nationwide
- Functional and classic designs for all ages



More than half our members choose from the Exclusive Collection when they can.¹



Or use your in-network frame allowance towards any in-network provider-supplied frame

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)

No Changes for 2021 – Plans/Rates Same as 2020

Which plan should I choose?

BASIC Plan

- **Eye exam** and basic spectacle lenses covered in full
- **Frames** moderate **\$55** frame allowance (+20% off overage) in-network, or low-cost to fully covered options through the Davis Collection or Visionworks
- **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

EXPANDED Plan

- **Eye exam \$10**; basic spectacle lenses covered in full
- **Frames** robust **\$150** allowance (+20% off overage) in-network, or fully covered options through the Davis Collection or Visionworks
- **Contact lenses** robust **\$140** allowance (+20% off overage) in-network

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

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		
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



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 average¹ with **Qualsight**.



Second pair discounts: up to 50% off 2nd pair of glasses at Visionworks, 40% off 2nd 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

¹ National average LASIK procedure prices provided by QualSight.

Staying connected

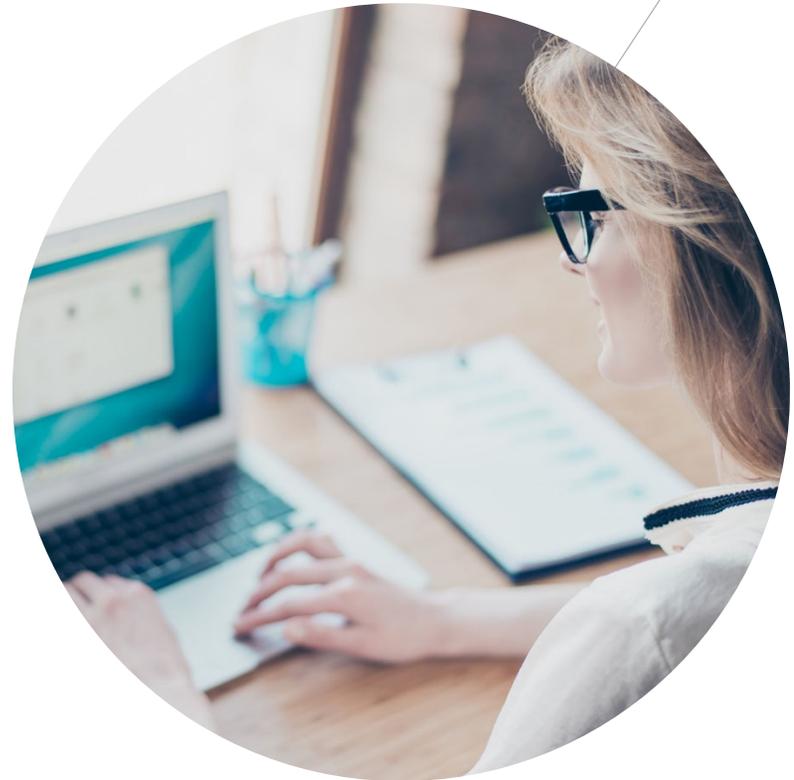
Online resources

Available at 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



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 ¹		
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

¹ 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)	\$10
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)	\$50 / \$90 / \$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 ¹ / adults)	\$0 ¹ / 80% of charge (up to \$35)	\$0 ¹ / \$30
Trivex lenses	\$50	\$50

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



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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