



vision *by* design



A COMPLETE
VISION INSURANCE PORTFOLIO
FROM COMPANION LIFE





WHY DO YOU NEED A VISION CARE PLAN?

According to numbers from the National Eye Institute, eye health problems affect close to half of the people in the United States, but only one of three Americans has had a comprehensive eye exam within the last year. One in four children has an undetected vision problem that can interfere with learning, according to the Vision Council of America. In addition:

73% of adults 18 years of age or older are wearing some form of vision correction.

The close-vision requirements of today's workplace are creating a greater need for vision care services.

Early treatment often restores normal vision and reduces or limits vision loss. Routine eye examinations may reveal signs of many potentially serious health conditions, but many medical insurance programs do not provide coverage for vision care services.

CONSIDER VISION BY DESIGN

Companion Life's Vision by Design allows employers to choose the vision benefit that best fits their employees' needs. Flexible benefit designs range from plans that include an exam only to plans that cover exams and eyewear including frames, lenses and contact lenses. Plans that cover only eyewear are also available for groups with a medical plan that covers routine eye exams. Various copay, eyewear allowance, and frequency options may be customized to fit almost any budget. Additional savings beyond plan coverage, discounts on laser vision correction, and out-of-network benefits are also included. Contribution levels may be employer-paid, voluntary, or packaged with a Companion Life Dental plan.

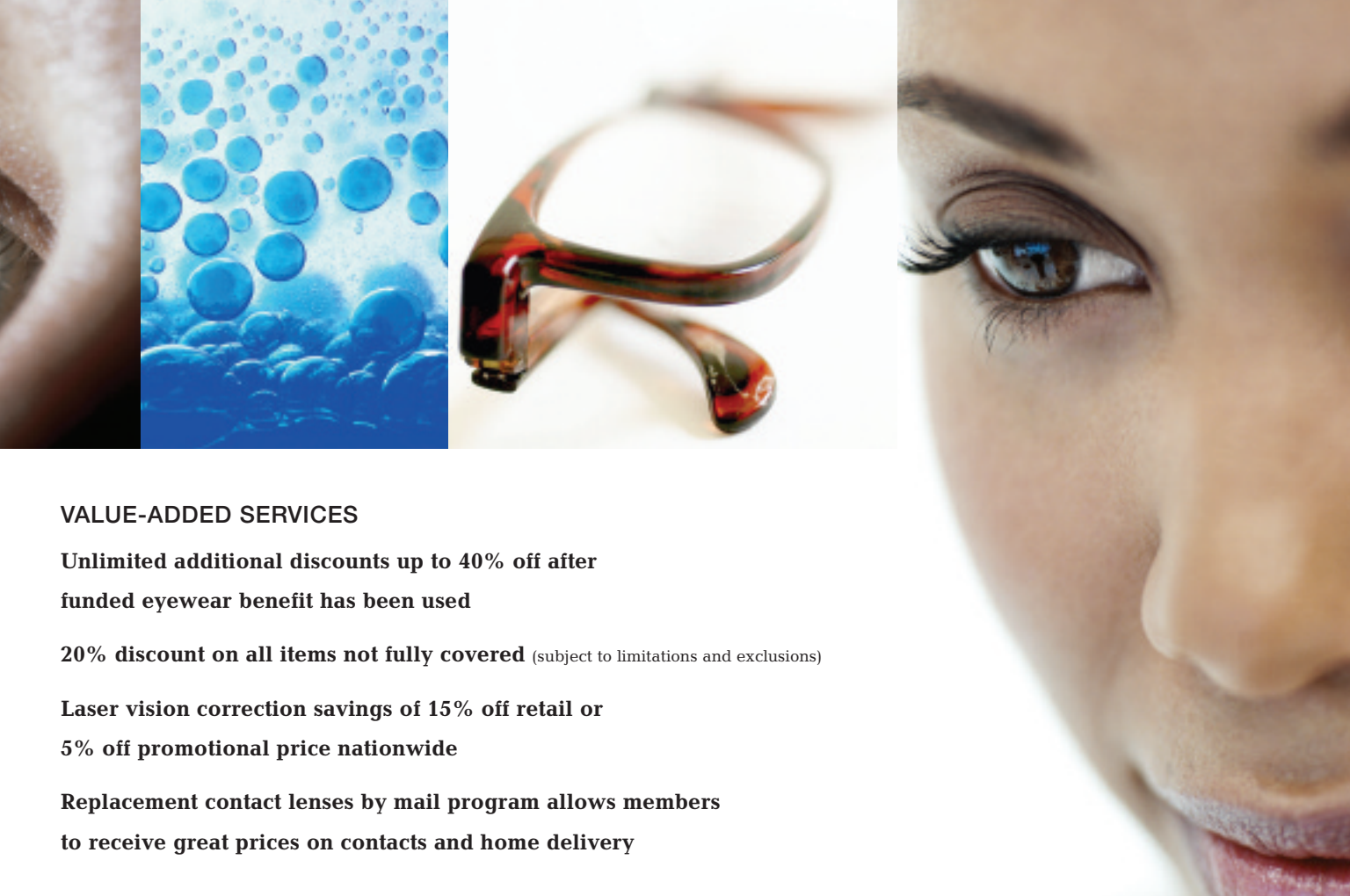
BENEFIT PLAN DESIGNS AND OPTIONS

Vision by Design includes these standard plan designs and options:

The Vision Essentials Plan (Exam Only) A comprehensive plan providing members with a paid-in-full exam and substantial point-of-sale discounts for frames, lenses, contact lenses, and more. *Not available on a stand-alone Voluntary basis.*

The Vision Choice Plan (Eyewear Only) A comprehensive plan providing allowances for eyewear only such as frames, lenses and contact lenses. Allowance options of \$100 Frames/\$115 Contacts or \$130 Frames/\$130 Contacts are available, plus substantial discounts for other eyewear options. *The Vision Choice Plan is designed for groups that have routine eye exams covered under their existing medical plan.*

The Vision Select Plan (Exam and Eyewear) A comprehensive plan providing members with a paid-in-full exam, contact lens fitting and follow-up, and allowances for eyewear such as frames, lenses and contact lenses. Allowance options of \$100 Frames/\$80 Contacts or \$130 Frames/\$120 Contacts are available, plus substantial discounts for other eyewear options.



VALUE-ADDED SERVICES

Unlimited additional discounts up to 40% off after funded eyewear benefit has been used

20% discount on all items not fully covered (subject to limitations and exclusions)

Laser vision correction savings of 15% off retail or 5% off promotional price nationwide

Replacement contact lenses by mail program allows members to receive great prices on contacts and home delivery

ELIGIBILITY AND PARTICIPATION REQUIREMENTS

For stand-alone Vision by Design plans A minimum of 10 employees must participate in the plan. If the employer pays all the premium, 100% of all eligible employees and their dependents must participate. If employees contribute to the cost of the vision plan, a minimum of 10 employees must participate and voluntary rates apply. Vision Essentials Plan is only available if a second Companion Life product is sold to or inforce with the employer.

For Vision by Design plans packaged with a Companion Life Dental Plan Available to groups of two or more when sold as a package with a Companion Life Dental plan. When sold as a package, the Companion Life Dental participation requirements apply to the Vision by Design plan.

Special Vision Product Pricing: If employee contributions are involved, Companion Life offers special Vision Plan premium rates for employer groups offering a Companion Life Vision plan along with a Companion Life Group Dental plan. To qualify for these special Vision Plan rates, 100% of employees enrolled in the Group Dental plan must also participate in the Vision plan.



EXTENSIVE PROVIDER NETWORK

Unlike other programs that may restrict provider options, Vision by Design offers a nationwide network of convenient, accessible options for eye care offered through EyeMed Vision Care. The Companion Life program offers unlimited choice with quality and value. Members enjoy easy access to thousands of conveniently located vision care providers including optometrists, ophthalmologists, opticians and many leading optical retailers, such as LensCrafters®, Target Optical®, JCPenney Optical®, and most Sears Optical® and Pearle Vision® locations.

**Access to more than 35,000 vision care providers
at 18,000 locations nationwide**

Evening and weekend hours at many locations

Choice of thousands of fashionable, designer frames

No appointment necessary

Convenient mall or nearby mall location

Service in “about an hour” at most locations



CHOICE OF QUALITY LENSES AND FRAMES

Lenses Providers are given the freedom to recommend whichever lens brands or options they believe offer the best ocular clarity. They are also free to choose any fabrication laboratory, assuring the best quality, service and convenience.

Frames Vision by Design provides total flexibility to choose eyeglass frames that meet any taste, need, or lifestyle. You may choose from any available frame at your provider location. Most providers carry frames by Luxottica, the world leader in eyeglass design and manufacturing. The Luxottica collection of eyewear includes the most reputable and prestigious names in the optical fashion world.



QUESTIONS AND ANSWERS

How do I find a provider? There are *three* easy ways. On the Web at www.eyemedvisioncare.com. ID Card Brochure provides the names and locations of nearby providers. Speak to a representative at 1-866-723-0513 seven days a week.

Do I need to schedule an appointment? Appointments are not necessary at most provider locations, but it's always best to schedule an appointment for an eye exam. For freedom of scheduling, many providers have evening and weekend hours.

How does the provider know I have Vision by Design coverage? At the time of service, present your ID card or simply provide your name and ID number to the provider. The provider will then verify eligibility.

Do I have to receive all services at one location? You may choose to receive all services at one provider location or receive an exam at one location and purchase materials at another within the plan frequency period.

How do I use an out-of-network provider? If your plan has this option, you will need to obtain an out-of-network claim form by printing a copy from the EyeMed Web site or by calling our Customer Care Center. Simply pay in full at time of service and then submit the claim form and receipts to EyeMed for reimbursement.

What else can I do on the EyeMed Web site? EyeMed's Web site, www.eyemedvisioncare.com, gives you the ability to obtain information about your vision care plan whenever you need it. Through the secure password protected site, registered members can:

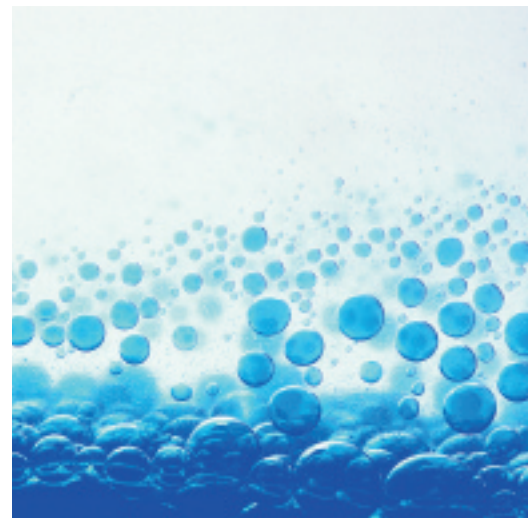
View eye care and eyewear information

View their specific benefits and how to access them

Check services for which they are eligible

Utilize the provider locator to find nearby providers by zip code

Request an ID card





VISION BY DESIGN BENEFITS – EMPLOYERS CHOOSE FROM THESE PLAN

	VISION ESSENTIALS Exam Only
Vision Care Services	In Network
Exam with Dilation (as necessary)	\$0, \$10, or \$20 Copay Options
Contact Lens Fit and Follow-up	
Standard	N/A
Premium*	N/A
Examination Frequency	12 months**
Contact Lenses (materials only)	In Network
Conventional or Disposable	15% off retail price, (Conventional Only)
Medically Necessary	N/A
Contact Lenses Frequency	Unlimited
Frames	In Network
Any available frame at provider location	35% off retail price when complete pair of eyeglasses purchased; otherwise 20% discount.***
Frames Frequency	Unlimited
Standard Plastic Lenses	Member pays
Single	\$50
Bifocal	\$70
Trifocal	\$105
Other Add-Ons and Services	20% off retail
Lenses Frequency	Unlimited



*Premium Contact Lens Fitting – all lens designs, materials and specialty fittings other than Standard (ex.: toric, multifocal, etc.)
 **Once in a 12 month period defined by last date of service. (Contact lenses are in lieu of eyeglass lenses.)
 ***Payment for Out-of-Network services limited to the plan allowance



DESIGNS AND OPTIONS

VISION CHOICE Eyewear Only		VISION SELECT Exam and Eyewear	
In Network	Out-of-Network	In Network	Out-of-Network
\$5 off exam	N/A	\$0, \$10 or \$20 Copay Options	\$35 Allowance
\$10 off exam	N/A	\$0 Copay	\$40 Allowance
\$10 off exam	N/A	\$0 Copay, 10% off retail, then apply \$55 allowance	\$40 Allowance
Unlimited		12 months**	

In Network	Out-of-Network	In Network	Out-of-Network
\$0 Copay, \$115 or \$130 allowance; 15% off balance over allowance (Conventional Only)	Up to \$104	\$0 Copay, \$80 or \$120 allowance, 15% off balance over allowance (Conventional Only)	Up to \$96
Paid-in-full	\$200	Paid-in-full	\$200
12 months**		12 months**	

In Network	Out-of-Network
\$100 or \$130 frame allowance. 20% off balance over allowance.	Up to \$72
12 or 24 months**	

In Network	Out-of-Network
\$0,10 or 20 Copay Options	\$25
\$0,10 or 20 Copay Options	\$40
\$0,10, or 20 Copay Options	\$55
20% off retail	N/A
12 months**	

LENS OPTIONS	MEMBER PAYS
UV Coating	\$15
Tint (Solid and Gradient)	\$15
Standard Scratch Resistant Coating	\$15
Standard Polycarbonate Standard	\$40
Anti-Reflective Coating Standard Progressive (Add-on to Bifocal)	\$45
	\$65
Other Add-Ons and Services 20% off retail.	

Discounts available only at network providers and retailers.

or actual provider charges, whichever is less.
 ***Complete pair of Eyeglasses: frames, lenses, and lens options purchased in the same transaction.
 Other purchases - 20% discount applies.



ABOUT COMPANION LIFE

Companion Life Insurance Company has specialized in group benefits for more than 35 years. It has earned A.M. Best's rating of A+ (Superior) due to its fiscal strength, investment practices, and sound operational and management structure.

At Companion Life we are committed to financial strength, effective corporate management and the highest level of service and responsiveness to our clients and sales associates.

Vision by Design is underwritten by Companion Life Insurance Company. Provider network, customer service and claim administration is by EyeMed Vision Care.

FOR MORE INFORMATION OR A PROPOSAL PLEASE CONTACT

Group Marketing at 800-753-0404

Fax: 800-836-5433

E-mail proposal to: Proposals@companiongroup.com

Companion Life Insurance Company

P.O. Box 100102

Columbia, SC 29202-3102

www.CompanionLife.com

Call Group Marketing at 800-753-0404

800-836-5433 (Fax)

HERE'S WHAT YOU NEED FOR A COMPANION LIFE

VISION BY DESIGN PROPOSAL

Group Name

State and Zip Code

Proposed Effective Date

Selected Benefit Design

Benefit Options Requested

Please let us know if Vision by Design premium will be employer-paid, voluntary, or sold with a Companion Life Dental plan.



P.O. Box 100102 ■ Columbia, SC 29202-3102
800-753-0404 phone ■ 800-836-5433 fax
C.life@companiongroup.com ■ www.CompanionLife.com

SOME PRODUCTS NOT AVAILABLE IN ALL STATES

COMPANION®