

VISION BENEFIT SUMMARY

RATES				
	Employee Only	Employee + Spouse	Employee +Child(ren)	Family
Monthly Rate	\$8.80	\$15.67	\$14.78	\$23.45

Rate Guarantee: 2 Years

BENEFITS	
All Eligible Employees	
Contribution/Participation	Voluntary, Enrollment Success Plan (ESP) included. If ESP guidelines are followed, minimum participation requirements will be waived. Vision is sold with Dental.
Dependent Age Limits	To Age 26
Network/Plan	Davis/Full Feature- Designer B
Copay	
	Split(Exams/Materials) \$10/\$25

SERVICE FREQUENCIES	
	Once Every:
Eye Exams	Calendar Year
Lenses Benefit	Calendar Year
Contact Lenses	Calendar Year
Frames	Other Calendar Year

REIMBURSEMENT SCHEDULE		
	In Network (Copay)	Out Network (Before Copay)
Eye Exams Benefit	\$10	\$50 max
Lenses Benefit		
	Single Vision	\$25
	Bifocal	\$25
	Trifocal	\$25
	Lenticular	\$25
Contact Lenses Benefit**		
	Medically Necessary	Covered (Copay waived)
	Elective Materials	\$150 max + 15% off balance (Copay waived)
	Elective Fitting and Evaluation	Included in the Davis Vision Contact Lens Collection when contacts are purchased
Frames Benefit	\$150 retail max + 20% off balance	\$48 max

**In lieu of eyeglass lenses and/or frames

PLAN HIGHLIGHTS

- Guardian's affiliation with Davis Vision offers access to over 93,000 provider access points nationwide, including private practice providers and many convenient retailers such as Costco*, Walmart, Sam's Club, Target, Sears, JC Penney, Visionworks, Visionworks Online* and contracted Pearle locations. It's easy to find a network provider at GuardianAnytime.com. *Will be in network as of 1/1/2020.
- All plan eyeglasses at national retailers come with a breakage warranty for repair or replacement of the frame and/or lenses for a period of one year from the date of delivery. At private practice providers the warranty would cover all lenses and frames from the Davis Vision Collection only.
- For calendar year plans, this plan allows for frames every two calendar years, regardless of whether the member obtained elective contact lenses the previous year.
- With our Designer plans, members will receive significant discounts on lens options, discounts will range from 20-60% off the U&C. For example, standard progressive lenses will cost \$50 and scratch resistant coating will cost \$20. Oversized lenses and fashion or gradient tinting of plastic lenses are covered in full.

PLAN HIGHLIGHTS (continued)

- With our Designer plans, members will receive significant discounts on lens options, discounts will range from 20-60% off the U&C. For example, standard progressive lenses will cost \$50 and scratch resistant coating will cost \$20. Oversized lenses and fashion or gradient tinting of plastic lenses are covered in full.
- Full Feature plans receive a 20% discount off the amount exceeding the copay and allowance on non-Collection frames and 15% off the amount exceeding the copay and allowance on non-Collection contact lenses purchased from a participating provider. These discounts are not available at Wal-Mart and Sam's Club locations.
- Members who use a Davis Vision participating laser center will receive significant savings of 40% to 50% off the national average price of traditional Lasik.
- With our Designer plans, frames from Davis' Fashion or Designer collections are covered in full in excess of the plan's materials copay. Frames from Davis' Premier collection are covered in full in excess of a \$25 copay applied in addition to the plan's materials copay. Frames not in the collections are covered up to the plan's retail allowance in excess of the plan's materials copay. The Collections are available at most participating independent provider offices but not in retail locations.
- Contact lenses purchased from the Davis Collection are covered in full after the copay, if any, and the contact lens fitting and evaluations are included at no additional charge. The Collection is available at most participating independent provider offices but not in retail locations.
- In network benefits can be used online at visionworks.com.
- Members will receive an additional \$50 frame allowance at Visionworks stores and at visionworks.com.
- Davis Vision provides 2,000 College Tuition Benefit Rewards with this plan.

IMPORTANT NOTES

Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements apply.

- The covered person must remain enrolled until the plan's next vision annual open enrollment period. Someone who waives or drops coverage can't enroll until the plan's next vision annual open enrollment period. These requirements do not apply if the vision plan is sold on a noncontributory basis or if enrollment is tied-to a dental or medical plan.
- If an employee has employee/spouse vision coverage and the spouse obtains new employment and elects vision coverage with the new employer, Guardian lock-in does not apply to that spouse and the spouse is free to move with no negative impact.
- If an employee has employee/spouse vision coverage and both the employee and spouse elect to move over to the spouse's new employer's vision plan, again, Guardian lock-in does not apply to either spouse or employee.
- If an employee gets married and wishes to go on the new spouse's plan, the member may decline outside of open enrollment only if the member actually goes on the new spouse's plan.

Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.

SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- In order to be eligible for coverage: Employees must be legally working (a) in the United States or (b) outside the United States, for a US based employer, in a country or region approved by Guardian.
 - Coverage is limited to those charges that are necessary to prevent, diagnose and treat a vision condition.
 - Members cannot bank unused allowance amounts for future use, they must use their allowance during the same office visit.
 - Members cannot split their benefits, they must purchase frames and lenses during the same office visit.
- 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.
 - Lenses and frames furnished under this plan, which are lost or broken (except when services are otherwise available).
 - Our Designer plans limit benefits for most optional cosmetic lens processes and treatments. Our Premier Platinum plans cover a wide range of cosmetic lens processes and treatments.
 - Medically necessary contact lenses are covered only if needed: (1) after cataract surgery; (2) to correct extreme visual acuity problems that cannot be corrected with eyeglasses; (3) for certain conditions of Anisometropia; or (4) for Keratoconus.
 - The services, exclusions and limitations listed above do not constitute a contract and are a summary only.
 - GP-1-Davis-1 et al.
 - Guardian's Vision Insurance products are underwritten by The Guardian Life Insurance Company of America, New York, NY and will not be effective until approved by a Guardian underwriter. Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.

VISION DAVIS VISION DESIGNER PLAN

Guardian Vision featuring the Davis Vision Network Designer Plan

Members save on eyewear enhancements through Davis Vision Network Discounts. All plan eyeglasses at national retailers come with a 1 year warranty for repair or replacement of the frame and/or lenses. Below are member costs for out-of-pocket lens options.

Spectacle Lens Options	Designer
All Ranges of Prescriptions (Single Vision, Bifocal, Trifocal)	\$0
Choice of Glass or Plastic Lenses	\$0
Oversize Lenses	\$0
Fashion or Gradient Tinting of Plastic Lenses	\$0
Coating- Scratch Resistant	\$0
Coating- Ultraviolet	\$12
Blended Segment Lenses	\$20
Photochromic Glass Lenses	\$20
Intermediate Vision Lenses	\$30
Polycarbonate Lenses	\$30
Progressive Lenses- Standard	\$50
Progressive Lenses- Premium	\$90
Progressive Lenses- Ultra	\$140
Coating - Standard Anti-Reflective	\$35
Coating - Premium Anti-Reflective	\$48
Coating - Ultra Anti--Reflective	\$60
Hi- Index Lenses	\$55
Plastic Photosensitive Lenses	\$65
Polarized Lenses	\$75
Eyeglass Breakage Warranty	\$0

IMPORTANT NOTES

- Polycarbonate lenses covered-in-full for monocular patients with prescriptions of 6.00 diopters or greater.
- Prices subject to change.
- Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms.
- Guardian's Vision Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states.
- Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.