Delta Dental of Illinois DeltaVision[®] Benefit Highlight Insight Network

Independent Physicians and Providers of Illinois

DeltaVision[®] is provided by ProTec Insurance Company, a wholly-owned subsidiary of Delta Dental of Illinois, in association with EyeMed Vision Care networks. DeltaVision offers members vision care benefits that combine choice, value and wellness. Your DeltaVision program provides vision care insurance to you (and your family, if applicable) according to the following information.

Vision Care Services	Insight Network Member Cost (Complete)	Out-of-Network Allowance
Exam with Dilation as Necessary:	\$10 Copay	\$35
Contact Lens Fit & Follow-up: (Available once a comprehensive eye exam has been completed) Standard* Premium**	\$0 Copay, Paid-in-full fit and two follow-up visits \$0 Copay, 10% off retail price, then apply \$55 allowance	\$40 \$40
Frames: (Any available frame at provider location)	\$150 allowance, 20% off balance over allowance	\$75
Standard Plastic Lenses: Single Vision Bifocal Trifocal	\$25 Copay \$25 Copay \$25 Copay	\$25 \$40 \$55
Lens Options: UV Coating Tint (Solid and Gradient) Standard Scratch-Resistance Standard Polycarbonate Standard Progressive (in addition to to Bifocal copay) Premium Progressive – (in addition to Bifocal copay) Standard Anti-Reflective Coating Premium Anti –Reflective Coating Photocromatic/Transition Plastic Polarized Other Add-Ons and Services	\$15 \$15 \$15 \$40 \$65 Tier 1 - \$110, Tier 2 - \$120, Tier 3- \$135, Tier 4 - \$90, 80% of retail, less \$120 allowance \$45 Tier 1 - \$57, Tier 2 - \$68, Tier 3 – 80% of charge \$75 80% of charge 20% discount off retail price	N/A N/A N/A \$40 \$40 N/A N/A N/A N/A N/A
Contact Lenses: (Contact lens allowance covers materials only) Conventional Disposable Visually Required	\$0 Copay, \$150 allowance, 15% off balance over \$150 \$0 Copay, \$150 allowance, plus balance over \$150 \$0 Copay, Paid-in-Full	\$120 \$120 \$200
Frequency: Examination Lenses or Contact Lenses Frames	Once every 12 months Once every 12 months Once every 24 months	

*Standard Contact Lens Fitting - spherical clear contact lenses in conventional wear and planned replacement (Examples include, but are not limited to, disposable and frequent replacement)

**Premium Contact Lens Fitting - all lens designs, materials and specialty fittings, other than Standard Contact Lenses (Examples include toric and multifocal)

Additional Discounts

Member will receive a 20% discount at in-network providers on items not covered by the program. This discount may not be combined with any other discounts or promotional offers and the discount does not apply to contact lenses or an in-network provider's professional services. Retail prices may vary by location.

Members also receive a 40% discount off complete pair eyeglass purchases and a 15% discount off conventional contact lenses at innetwork providers once the funded benefit has been used.

After initial purchase, replacement contact lenses may be obtained via the Internet at substantial savings and mailed directly to the member. Details are available at www deltadentalil.com/deltavision. The contact lens benefit allowance is not applicable to this service.

LASIK or PRK: DeltaVision enrollees can receive a discount of 15% off retail price or 5% off promotional price from select providers. Please contact us at www.deltadentalil.com/deltavision or 866-723-0513 for a current list of LASIK/PRK providers.

Network Information

You may choose to go to any licensed optometrist, ophthalmologist and/or dispensing optician whenever you need vision care. However, there may be significant cost advantages when you receive treatment from an innetwork provider.

We offer two easy ways to locate an in-network provider 7 days a week, 24 hours a day. You can either:

- search our online Provider directory at www.deltadentalil.com/deltavision; or
- use the automated phone system by calling 1-866-723-0513

Using Your Vision Program

1. Have your DeltaVision information card available when scheduling and visiting an in-network provider. An in-network provider is one who participates in the EyeMed Vision Care Provider network. It's very important that you know which network your benefit plan utilizes (your plan uses the Insight network). You will only receive in-network benefits from Insight network providers. Please note: the network provider will need the primary enrollee's name and date of birth to verify eligibility.

2. Pay your copayment and any other charges not covered at the time of service. No paperwork is required. You continue to save on additional eyewear purchases any time you present your card to an innetwork provider.

3.If you select a provider who is not in the network, you do not receive preferred pricing and you may be asked to provide full payment to your out-of-network provider at the time of service. To receive benefit reimbursement, submit a completed claim form (available on our website), along with itemized receipts from your provider and your prescription to:

> DeltaVision Claims Processing c/o EyeMed Vision Care P.O. Box 8504 Mason, OH 45040-7111

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Exclusions

In no event will coverage exceed the lesser of:

- 1. the actual cost of Covered Services or Materials or
- 2. the limits of the Policy, shown in the Schedule.

Lost or broken lenses, frames, glasses or contact lenses will not be replaced except in the next benefit period.

Benefits may not be combined with any discount, promotional offering or other group benefit programs.

Benefit allowances provide no remaining balance for future use within the same benefit period.

There is no coverage for professional services or materials connected with:

- 1. Orthoptic or vision training, sub-normal vision aids and any associated supplemental testing;
- 2. Aniseikonic lenses;
- 3. Medical and/or surgical treatment of the eye, eyes or supporting structures;
- Corrective eyewear required by an employer as a condition of employment and safety eyewear unless specifically covered under this program;
- Services provided as a result of any Workers' Compensation law;
- Plano lenses (lenses that have no refractive power), non-prescription lenses and nonprescription sunglasses (except for 20% discount);
- 7. Two pair of glasses in lieu of bifocals.

The preceding information is a brief summary of Independent Physicians and Providers of Illinois Complete Vision Program and the services it covers.

If you have specific questions regarding benefit coverage, limitations or exclusions, contact our customer service department at 1-866-723-0513.

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