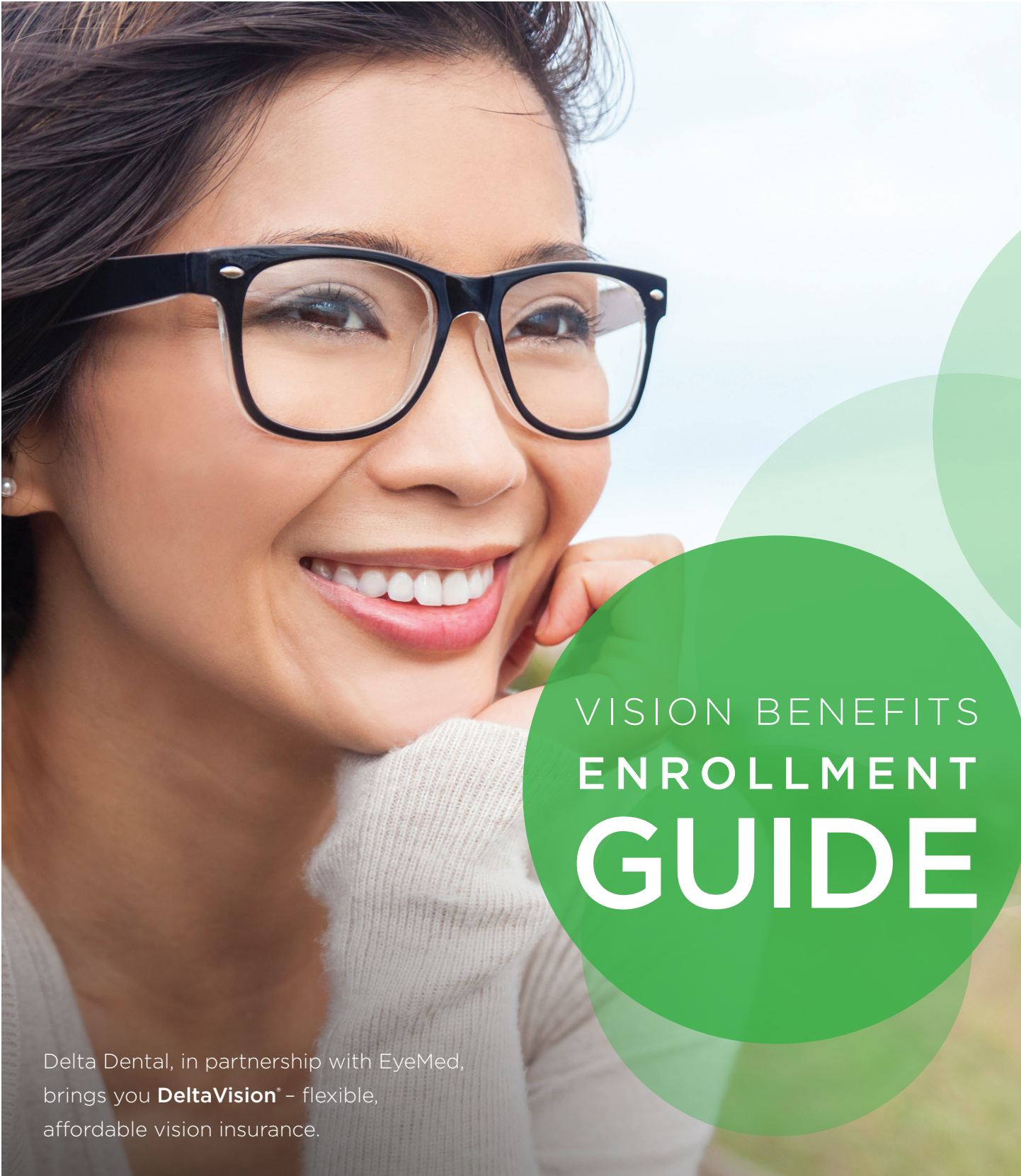


VISION BENEFITS ENROLLMENT GUIDE

Delta Dental, in partnership with EyeMed,
brings you **DeltaVision**® – flexible,
affordable vision insurance.





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Company Name

Group #10012



Why You Need Vision Insurance

Vision disorders are the second most prevalent health condition in the U.S., yet healthy vision couldn't be more important. That's why Delta Dental of Wisconsin is happy to bring you vision benefits that offer more flexibility, choice, and savings – so that it's easy for you to access the vision care and services you need.



Protect your health

Nearly 30 million people require vision correction yet don't use glasses or contacts.



Protect your family

Up to 25 percent of school-age children may have vision problems. Children need to see well to learn well.

Immediate savings

See how much you'd pay without vision insurance for an exam and eyeglasses**... and how much you can save (based on a plan with a \$130 frame allowance with 20% off balance of frames, and \$0 exam/copayment).

Service/Material	Average Retail Cost	DeltaVision Covers	Member Out-of-Pocket Costs
Exams*	\$84	\$84	\$0
Frames (\$130 allowance with 20% off balance of frames)	\$158	\$130 + \$5.60	\$22.40
Eyeglass Lenses Single-Vision**	\$79	\$79	\$0
Lens Options – UV Coating	\$14	\$0	\$14
Standard Scratch Resistance	\$21	\$6	\$15
Anti-Reflective Coating	\$87	\$42	\$45
TOTAL	\$443	\$346.60	\$96.40

**Not all plans include exam coverage. Refer to Your Vision Benefits to see if your plan includes exam coverage. Other plan designs or options may produce different out-of-pocket amounts.*

***Contact lenses may be selected in lieu of eyeglass lenses.*

Vision Savings Example

The difference vision insurance can make:

Kate and Jack

Here is an example of how DeltaVision insurance can save you money.

Kate has vision insurance through DeltaVision. She recently visited her ophthalmologist for her annual eye exam and chose a new pair of scratch-resistant eyeglasses. Using the chart shown on the previous page, Kate paid approximately \$38.

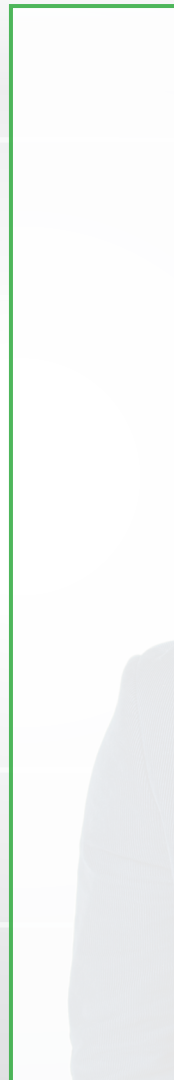
Unfortunately, Jack doesn't have vision insurance. He also visited his ophthalmologist for an annual eye exam and needed new eyeglasses. He had to pay \$342 out-of-pocket.

Kate's out-of-pocket costs:

\$38

Jack's out-of-pocket costs:

\$342



How DeltaVision Provides You Value

Save hundreds of dollars on frames, lenses, and lens options.

Through our partnership with EyeMed, DeltaVision can help you and your family save money and maintain good vision. DeltaVision's coverage for contact lenses and glasses, and discounts for services like laser vision correction, help you take care of your eyesight for less.

With easy enrollment and plenty of provider choices, DeltaVision delivers the best value in vision care – when you want it and where you want it – from a respected leader in vision benefit plans.

DID YOU KNOW?

We offer two of the largest vision networks in the nation, and:

- Thousands of independent providers, top optical retailers, and online options.
- A U.S.-based call center with the industry's longest customer service hours
- Choice of any brand of frames



Greater convenience

With a mix of independent providers, national retail chains, and online options, DeltaVision members have the greatest night and weekend access of any vision plan.



Bigger savings

Even after you receive your savings on your first pair of corrective eyewear, you can still save 40 percent off a second pair of glasses, 15 percent off contact lenses, and 20 percent off all products that the plan doesn't cover.



Freedom of choice

DeltaVision members can select from any frame option in the store, any lens, or any contact lens without limitations.

Save at thousands of providers nationwide



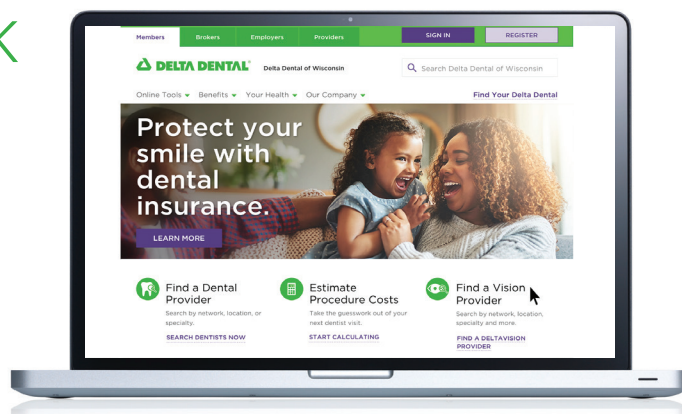
Finding a Network Vision Provider

We're proud to work with EyeMed® Vision Care as the network provider for Delta Dental members who are enrolled in either a DeltaVision® plan or in Delta Dental's vision discount program.

The EyeMed Access and Select networks supporting our members are among the nation's largest provider networks, featuring popular retail chains and many small independent doctors as well.

on the web

- Go to www.deltadentalwi.com and select "Find A Vision Provider."
- Choose the "Search EyeMed Access Network" or "Search EyeMed Select Network" link. Your provider network will be listed on your ID card.
- Enter your ZIP code on the EyeMed Provider Locator screen, then click "Get Results."
- Providers in your network will appear sorted by distance from your ZIP code. You can further narrow your search by using the Filter Search Results options.



by phone

You can also receive provider information by calling EyeMed's award winning, U.S.-based Customer Care Center at **844-848-7090**.

Your provider network (Access or Select) will be listed on your ID card.

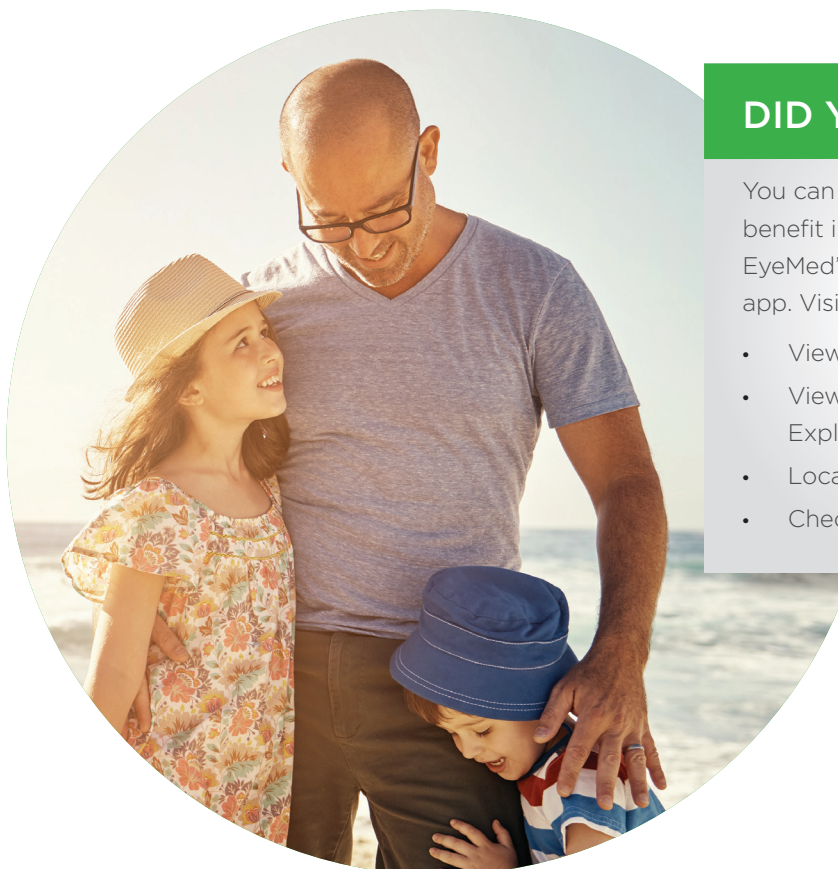
mobile app

EyeMed's free mobile app is available for iOS devices. Log in to iTunes or the App Store and search for "EyeMed Members". Use the secure app to access:

- Network providers (including driving directions to their location)
- Electronic ID card
- Current in-network benefits and eligibility
- EyeMed FAQ

Start Saving With DeltaVision

Focus on the importance of vision benefits.



DID YOU KNOW?

You can access your vision benefit information 24/7 via EyeMed's website and mobile app. Visit eyemed.com to:

- View benefits
- View/print your Explanation of Benefits
- Locate a provider
- Check claim status



How do I contact customer service?

Call our dedicated phone number at **844-848-7090**
Monday - Saturday
6:30 a.m. - 10 p.m. (CST),
Sunday 10 a.m. - 7 p.m.



When will I receive my ID card?

We try to mail benefit cards within a week of receiving enrollment paperwork (but the card is not required to receive benefits). You may also view your ID card on EyeMed's website or app.



Are there any waiting periods?

Unless otherwise specified, there are no waiting periods before you can obtain benefits.



Delta Dental of Wisconsin
2801 Hoover Road
P.O. Box 828
Stevens Point, WI 54481
800-236-3713



www.deltadentalwi.com

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