



K·C·L GROUP  
BENEFITS

# DAVIS VISION

EYECARE REFRAMED<sup>SM</sup>

See the **Benefits** of  
v i s i o n   c a r e



## See The Benefits of Vision Care

A comprehensive eye exam can provide early detection of vision problems as well as systemic diseases such as diabetes, high cholesterol and other conditions in addition to common eye disorders.

**80%** Of employees say they are interested in a vision plan.<sup>/1</sup>

**60%** Of employees consider the workplace their primary source for health protection products and place a higher value on their overall benefits package when it includes voluntary benefits offerings.<sup>/2</sup>

**46%** Of employees spend five or more hours per day using a computer and experience symptoms such as eye strain, dry eyes, headaches, and fatigue.<sup>/3</sup>

**90%** Of employees agree that voluntary benefits add value to their benefits package.<sup>/4</sup>

**33%** Of employees ranked vision benefits as one of the top five most important benefits offered.<sup>/5</sup>

<sup>/1</sup> Consumer Perceptions of Managed Vision Care, Study by Jobson Optical Research, 2011

<sup>/2</sup> Benefits Pro, 2012

<sup>/3</sup> American Optometric Association Eye-Q® Survey, 2012

<sup>/4</sup> Guardian Life Survey, 2012

<sup>/5</sup> Ninth Annual MetLife Study of Employee Benefits Trends, 2011

# DAVIS VISION PLANS OFFER...

- Lowest member out-of-pocket cost
- Broad array of paid-in-full options
- Total member flexibility to:
  - choose any frame at provider's office
  - select the most popular lens options at significant savings
- Among the most competitive rates industry wide
- Extensive blended network of premier retailers nationally, as well as independent optometrists and ophthalmologists, totaling over 46,000 points of access
- NCQA-certified provider credentialing process to ensure industry-leading standards for quality
- 100% United States-based services and operations
- Free one-year eyeglass breakage warranty on plan materials
- Guaranteed customer service and client/member satisfaction

## Value-Added Features:

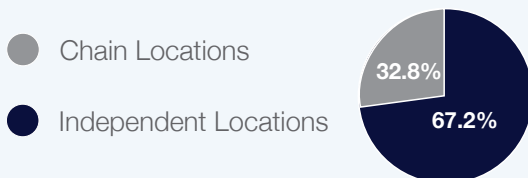
- Replacement contact lenses may be ordered through [www.davisvisioncontacts.com](http://www.davisvisioncontacts.com) saving both time and money
- Laser Vision Correction discounts of up to 25% off the provider's Usual & Customary fees, or 5% off advertised specials, whichever is lower

**More than 95% of our members visit in-network providers.**

## Your nationwide network: Not just retail!

### Nationwide Consumer Study\*

The exam experience: Independents vs. Chains  
Where consumers received eye exams (within prior six months)



### Davis Vision Provider Network

Blended network comprised of independent, private practice providers and retail locations



\* Jobson Optical Research, The Vision Council.  
Consumer Barometer, September 2009

## The best of both worlds!

Davis Vision's provider network offers over 46,000 points of access with a blend of 74% independent providers and 26% retail locations, including our national retail





# KCL Vision Plan Designs<sup>1/</sup>

## IN-NETWORK BENEFITS

Frequency – Once Every:		
Eye Health Examination inclusive of Dilation (when professionally indicated)		12 Months
Spectacle Lenses		12 Months
Frame		<b>12 or 24 Months</b>
Contact Lens Evaluation, Fitting & Follow-Up Care		12 Months
Contact Lenses (in lieu of eyeglasses)		12 Months
Copayments		
Eye Health Examination		\$0 or \$10.00
Spectacle Lenses		\$0 or \$25.00
Contact Lens Evaluation, Fitting & Follow-Up Care		\$0 or \$25.00 <sup>1/</sup>
Eyeglasses - Frame Benefit		Average Retail Value
Non-Collection Frame Allowance (Retail):	Up to \$150	Up to \$130 Plus a 20% discount on any overage <sup>2/</sup>
Davis Vision Frame Collection <sup>3/</sup> (in lieu of Allowance):		
Fashion level	Up to \$125	Included
Designer level	Up to \$175	Included
Premier level	Up to \$225	\$25 copayment
Eyeglasses - Spectacle Lenses Benefit		Average Retail Value
Clear Plastic Lenses, all ranges of prescriptions and sizes	\$60-\$120	Included
Oversize Lenses	\$20	Included
Tinting of Plastic lenses	\$20	Included
Scratch-Resistant Coating	\$25-\$40	Included
Polycarbonate Lenses <sup>4/</sup>	\$60-\$75	\$0 or \$30
Ultraviolet Coating	\$25-\$30	\$12
Standard Anti-Reflective (AR) Coating	\$50-\$70	\$35
Premium AR Coating	\$65-\$90	\$48
Ultra AR Coating	\$100-\$125	\$60
Standard Progressive Lenses	\$150-\$195	\$50
Premium Progressives (Varilux®, etc.)	\$195-\$300	\$90
Intermediate-Vision Lenses	\$150-\$175	\$30
High-Index Lenses	\$90-\$150	\$55
Polarized Lenses	\$95-\$110	\$75
Plastic Photosensitive Lenses	\$95-\$150	\$65
Scratch Protection Plan: Single Vision Lenses   Multifocal		\$20 \$40
Contact Lens Benefit (in lieu of eyeglasses)		
Non-Collection Contact Lenses: Materials Allowance		Up to \$130 Plus a 15% discount on any overage <sup>2/</sup>
- Evaluation, Fitting & Follow-Up Care – Standard Lens Types		15% Discount
- Evaluation, Fitting & Follow-Up Care – Specialty Lens Types		15% Discount
Collection Contact Lenses <sup>3/</sup> (in lieu of Allowance):		Included
- Materials (up to 4 boxes), Evaluation, Fitting & Follow-up Care		
Medically Necessary Contact Lenses (with prior approval)		Included
- Materials, Evaluation, Fitting & Follow-Up Care		

OUT-OF-NETWORK REIMBURSEMENT SCHEDULE			
Eye Examination: up to \$40	Single Vision Lenses: up to \$40	Trifocal Lenses: up to \$80	Elective Contact Lenses: up to \$120
Frame: up to \$45	Bifocal Lenses: up to \$60	Lenticular Lenses: up to \$80	Medically Necessary CL: up to \$210

<sup>1/</sup> Copayment applies to Collection Contact Lenses only.

<sup>2/</sup> Additional discounts not applicable at Walmart or Sam's Club locations.

<sup>3/</sup> Collection is available at most participating independent provider offices. Collection is subject to change. All contact lenses in Collection are single vision spherical lenses.

<sup>4/</sup> Polycarbonate lenses are covered in full for dependent children, monocular patients and patients with prescriptions +/- 6.00 diopters or greater.

# SAVE over \$500

## Sample Cost Savings for Eyeglasses

Service & Materials Member uses vision benefits for eye exam and the following selection of eyewear.	Average Retail Value	Kansas City Life Member Pays <sup>1/</sup>
Examination	\$98	\$0 <sup>1/</sup>
Frame (from Davis Vision Collection)	\$150	\$0
Spectacle Lenses	\$60	\$0 <sup>1/</sup>
Premium Progressive Addition Lenses (Varilux®)	\$225	\$90
Tinting of Plastic Lenses	\$20	\$0
Scratch-Resistant Coating	\$40	\$0
Standard Anti-Reflective Coating	\$62	\$35
One-Year Breakage Warranty	\$30+	\$0
<b>Total</b>	<b>\$685+</b>	<b>You only pay \$125</b>

<sup>1/</sup> Based on plan design



	Employer Paid \$10/\$25		Employer Paid \$0/\$0	
Rates	12/12/12	12/12/24	12/12/12	12/12/24
Employee Only	\$5.50	\$5.32	\$7.66	\$7.43
Employee + Spouse	\$9.90	\$9.57	\$13.78	\$13.38
Employee + Child/ren	\$10.46	\$10.10	\$14.54	\$14.12
Family	\$16.50	\$15.96	\$22.95	\$22.30

	Voluntary \$10/\$25		Voluntary \$0/\$0	
Rates	12/12/12	12/12/24	12/12/12	12/12/24
Employee Only	\$9.14	\$7.50	\$10.92	\$8.97
Employee + Spouse	\$16.47	\$13.52	\$19.66	\$16.12
Employee + Child/ren	\$17.38	\$14.26	\$20.74	\$17.02
Family	\$27.45	\$22.52	\$32.76	\$26.88

### PROPOSAL PROVISIONS

- Employer Paid rates guaranteed for 36 months following the effective date. Voluntary rates are guaranteed for 24 months.
- Employer Paid proposal assumes group has been in business for one year. Voluntary proposal assumes group has been in business for two years.
- Employer Paid proposal assumes coverage is 100% employer paid and requires 100% participation. Voluntary coverage requires a minimum of 2 employees enrolled at all times.
- If fewer than 10 employees are enrolled, a \$15 monthly administrative fee will apply.
- Preferred Providers may be found at [www.davisvision.com](http://www.davisvision.com) by clicking on Members, then entering client code: 2834 into the Open Enrollment section.
- Proposal includes a flat 10% commission.
- These rates are good for groups with effective dates up to 12/1/16.