



Benefits & Cost Summary

Vision Insurance

Unum's Vision Offering:

Employees' eyes deserve the best care to keep them healthy year after year. With Unum VisionSM, employees and their families will have access to valuable savings on their eye care and eyewear, at the time and place that fit their lifestyle and budget!

Our vision plan designs emphasize prevention, choice and convenience with affordable coverage for what's most important, access to a national provider network and online tools that extend customer self-service 24/7.

Your Unum Vision plan is underwritten by Starmount Life Insurance Company, a member of the Unum Group family of licensed insurers. For more than 30 years, Starmount has built a reputation as a trusted vision benefits partner with best-in-class customer service.

From enrollment and eligibility to claims and customer service, our solutions and in-house resources simplify benefits management. Employers can enjoy easy integration with other Unum benefits and provide employees with a comprehensive benefits package that promotes physical and financial health.

Provider network

Employees have the freedom to choose any provider or take advantage of discounts Unum has negotiated on their behalf with the thousands of providers in our nationwide vision network.

- Our network offers members access to convenient, quality care with more than 40,000 access points¹, including independent optometrists and retail stores like Walmart, Sam's Club, JC Penney, Sear's Optical, America's Best and many more!
- Our vision network is an open network. We actively recruit providers and conduct customized recruitment efforts for our members and clients.

Our vision provider search engine is available 24/7 at www.UnumVisionCare.com

Notes:

- 1 Starmount internal data, 2017. Access points are sites where network providers see patients. Some providers may be available at more than one access point.



This proposal for Vision Insurance coverage includes all active full-time employees working 30 hours per week in the United States with the employer.

Number of Eligible Employees: 81

Plan Description:

Coverage effective date: January 1, 2022

State: MN

SIC Code: 1522

\$25 Materials Only		
Service	In-Network Providers	Out-of-Network Allowances
Materials:	\$25 Co-pay	
Standard plastic lenses:		
Single Vision	Covered by Co-pay	Up to \$25
Bifocal	Covered by Co-pay	Up to \$40
Trifocal	Covered by Co-pay	Up to \$50
Lenticular	\$80 allowance	Up to \$50
Standard Progressive	\$70 allowance	Up to \$40
Lens Options:		
Polycarbonate Lenses (Under age 19)	Covered	Not Covered
Standard Scratch Resistant Coating	Covered (at Walmart only)	Not Covered
Frames: (Member may select any frame available)	\$130 retail allowance	Up to \$50
Contact Lenses:		
In lieu of eyeglass lenses & frames (Includes fit**, follow-up and materials)	\$25 Co-pay	
Elective (Std Contacts)	\$130 allowance	Up to \$100
Medical Necessary	\$210 allowance	Up to \$210
Plus:	We offer nationwide access to discounts on LASIK surgery through a partnership with TLC Vision. Discounts are also available with participating local providers. This is not an insured benefit. Visit our web site to find the specialist closest to you.	

Special payment and reimbursement terms apply for materials purchases at Costco.

**Some providers, such as Walmart, may charge for a contact lens fit and evaluation separately from your contact lens allowance, leaving the entire allowance for materials.



Standard Administrative Support Features included in the Quote:

- Professionally-staffed customer service with extended hours from 7:00 a.m. to 7:00 p.m. Monday-Friday and Saturday 9 a.m. to 3 p.m. (CST).
- **In-house customer service department** with performance that exceeds industry standards.
- An interactive voice response system is available 24/7 for benefit and eligibility information.
- Highly skilled in the area of transitioning business from a prior carrier and offer an extremely smooth business transition process.

Web tools for Easy Administration:

We offer a suite of web tools to help plan members and administrators easily manage their benefits, 24/7

Members	Plan Administrators
<p>www.UnumVisionCare.com</p> <ul style="list-style-type: none"> • Print ID cards • Find vision providers • Track claims • View benefit summaries • View certificates of coverage • Access forms and documents • Modify personal information • Order contacts online <p><u>AlwaysAssist Mobile App</u> <i>Available in the Apple App Store and Google Play</i></p> <ul style="list-style-type: none"> • View ID cards • Email ID cards to providers • Locate providers • View claims and EOBs • Check your benefits • And more! 	<p><u>Unum iServices</u></p> <ul style="list-style-type: none"> • Print individual and batch ID cards • View plan designs • View certificates of coverage and policies • View billing and payment history • Receive email notification when a new bill is posted • Add or terminate employees • Add or edit contact information

Optical Materials: More choices, more value:

Members are eligible for additional savings on vision materials purchases. Unum Vision has negotiated with thousands of optical locations for extra purchases of lenses and coatings, frames, contact lenses and other products. These discounts may be used in conjunction with insurance for non-covered services as well as with additional purchases. Providers identified as "Value Added (VA)" or "Service Plus (SP)" in our Online Directory offer the following additional values.

Members should contact their selected provider prior to visiting their location to confirm continued participation. Not all providers, such as Walmart, Sam's Club, and Costco Optical¹, choose to participate in these special discounts.

Value Added Providers (VA)		Service Plus Providers (SP)
<p>Discounts for first pair of glasses: Lens Options – Add-ons for insured purchases:</p> <ul style="list-style-type: none"> • UV coating-\$15 • Solid tinting / gradient tinting – \$15 • Standard scratch resistance coating – \$15 • Standard anti-reflective coating – \$45 • Premium anti-reflective coating – \$70 • Ultra anti-reflective coating – 20% discount • Polarized – \$75 • Transition – \$75 • Progressive lenses: <ul style="list-style-type: none"> • Standard – \$110 • Premium – \$170 • Ultra – member receives a 20% discount • Standard polycarbonate – \$40 • High index (single vision) <ul style="list-style-type: none"> • 1.56-1.60 – \$60 • 1.66+ – 20% discount • High index (multi-focal) <ul style="list-style-type: none"> • 1.56-1.60 – \$75 • 1.66+ – 20% discount 	<p>Purchase a second pair of glasses or contact lenses and receive preferred pricing:</p> <p>Lenses</p> <ul style="list-style-type: none"> • Single vision plastic lenses – \$40 • Bifocal plastic lenses – \$60 • Trifocal – \$70 • Progressive lenses (Standard) – \$110 • Progressive lenses (Premium and Ultra) – 20% discount <p>Frames – Up to 35% discount</p> <p>Contact Lenses – 5-15% discount, depending on type</p> <p>Other Products – 20% discount on non-prescription sunglasses and other ancillary products/solutions²</p>	<p>Receive up to a 20% discount for the following add-ons to insured purchases:</p> <ul style="list-style-type: none"> • UV coating • Solid tinting / gradient tinting • Standard scratch resistance coating • Standard anti-reflective coating • Premium anti-reflective coating • Transition • Standard polycarbonate

Value added discounts are scheduled to change and may not be available in all geographical areas and vary by network. Many providers are not able to offer discounts on "Prestige" frames. Value Added discounts may not apply on special lens packages which combine numerous lens enhancements at value price points. Can not be combined with any other promotions or discounts.

Notes:

1. Optometrists at retail outlets are independent of the retail optical, and may not be in network. To verify that vision exam will be fully covered after co-pay, confirm that the doctor is an in-network provider.
2. Some retail chains sell sunglasses in departments outside of their optical shops where discounts do not apply.



Other Plan Information:

Dependent Children Dependent children guidelines vary by state. Please refer to your policy certificate or contact customer service at 888-400-9304.

Coverage Exclusions and Limitations:

Unum Vision Exclusions/ Limitations

Services not listed: If you expect to require a vision service not included on this brochure, it may still be covered. Please contact customer service at 888-400-9304, to confirm your exact benefits. This is a primary vision care benefit and is intended to cover only eye examinations and corrective eyewear. If a Materials Only Plan is sold, this is a primary vision care benefit that is intended to cover only corrective eyewear. Medical or surgical treatment of eye disease or injury is not provided under this plan. Coverage may not exceed the lesser of actual cost of covered services and materials or the limits of the policy. Some providers at optical and/or retail chains, such as Walmart, may charge for a contact lens fit and evaluation separately and apart from your contact lens allowance, leaving the entire allowance for materials.

Covered Materials that are lost or broken will be replaced only at normal service intervals indicated in the Plan Design; however, these materials and any items not covered below may be purchased at Preferred Pricing from a Participating Provider. In addition, benefits are payable only for expenses incurred while the group and individual member coverage is in force.

This plan will not cover:

- Orthoptics or vision training and any supplemental testing; Plano (non-prescription) lenses; or two pair of eyeglasses in lieu of bifocals or trifocals.
- Medical or surgical treatment of the eyes.
- An eye exam or corrective eyewear required by an employer as a condition of employment.
- Any injury or illness covered under Workers' Compensation or similar law, or which is work related.
- Plain or prescription sunglasses or tinted lenses.
- Sub-normal vision aids.
- Charges in excess of Usual and Customary for services and materials.
- Experimental or non-conventional treatments or devices.
- Safety eyewear.
- Spectacle lens styles, materials, treatments or "add-ons" not shown in the Schedule of Benefits.



Laser Vision Correction Network:

Membership provides access to Preferred Pricing. Transactions are handled directly between Members and Providers. Refractive surgery is an elective procedure and may involve potential risks to patients. The plan cannot and does not guarantee the outcome of any refractive surgical procedure or a total elimination of the need for glasses or contacts. Providers may not be available in all metropolitan areas.

Hearing Savings Plan included at no additional cost to the member!

Unum offers a **Hearing Savings Plan** at no additional cost, to all of its Unum Dental and Unum Vision members.

Partnering with EPIC Hearing Healthcare, the Hearing Savings Plan provides:

- 30-60% discounts off MSRP on name brand hearing instruments.
- 40% savings on hearing aid batteries shipped directly to members' homes.
- On-call support for member questions, managed by professional hearing counselors.

This proposal is based on the census data received by UNUM. Actual cost will be based on the final enrollment data of employees insured under the plan on its effective date. Quote assumes coverage of employees who are in active employment in the United States with the Employer.

Coverage Termination:

Coverage for You and all Covered Dependents stops on the earliest of the following dates:

- the date the Policy terminates;
- the date the Policyholder's coverage terminates under the Policy;
- the first of the month following the date You are no longer an eligible Member;
- the date you die;
- on any premium due date, if full payment for your insurance is not made within thirty-one (31) days following the premium due date.

In addition, coverage for each Covered Dependent stops on the earliest of:

- the date he/she is no longer an Eligible Dependent;
- the date we receive your request to terminate Covered Dependent coverage. This is subject to any limitation imposed by the Policyholder as to when a change is permitted; e.g. under an Open Enrollment period.

This brochure is not intended to be a complete description of the insurance coverage available. The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form Series VI-2002 and VI-2007 or contact your Unum Vision representative.

Vision plans are marketed by Unum, administered and underwritten by Starmount Life Insurance Company.

8485 Goodwood Boulevard • Baton Rouge, LA 70806
Policy Forms: Vision - VI-2002 and VI-2007
PH: (888) 400-9304
(09-17)

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