Please visit our website at www.superiorvision.com, or call Karen Naro, Regional Sales Manager, at 800-923-6766 x2356 or via email at knaro@superiorvision.com.
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Who We Are

Superior Vision has been a leader in the managed vision care market since 1993. We are the premier national vision plan delivering exceptional eye care services through distinctive service and an unparalleled provider network. We believe we owe a duty first-and-foremost to our members and their covered dependents. At the same time, we demonstrate that it is an honor and privilege to serve every provider, broker, and consultant with the respect warranted by the trust they have placed in us.

Why We’re Different – and What We Offer

There are significant differences that should be considered when selecting or recommending the ideal managed vision care plan. Our differences are why we proudly serve nearly two million members and thousands of clients across a variety of industry segments, including some of the most recognized names in the corporate, education, and government sectors.

An Unrivaled Provider Network—one of the largest and most diverse nationwide— that currently includes 14% ophthalmologists, 63% optometrists, and 23% opticians and retail chain locations. In fact, we manage the largest network of ophthalmology practices in the nation. No other vision carrier comes close to the size, accessibility, and diversity Superior Vision offers.

Outstanding Customer Service that embodies a member-centric approach to service. We answer every call by asking “How may I provide you with superior service?”, and actively follow up to make sure the needs of our members, providers, and client organizations are met. Our success is reflected in being rated #1 in the customer service area by a 2006 independent survey conducted by the nation’s premier consumer research firm.

A Host of Value-Added Services that include:

- Flexible plan designs
- Discount programs
- Covered Contact Lens Fitting Exam
- LASIK and refractive surgery discounts
- SmartAlert, a free, voluntary wellness program
- Online ordering and home delivery of contact lenses
- Personalized ID card
- www.superiorvision.com – the ultimate resource for information, education, and assistance
Our Members. Our Mission.

Headquartered in Rancho Cordova, CA, Superior Vision was incorporated in 1993 and began the process of building a progressive managed care vision company. The goal was to provide members with a broad, unrestricted access point to a variety of eye care providers, and do it with flexibility and excellent member support.

Representative Clients

We’ve had great success in a variety of industries nationwide, including hospitals and health systems, government and municipalities, transportation (trucking and airlines), colleges and universities, power and utilities, and retail chains. Below is a representative sample of the companies we serve.

**Fortune 1000**
- Charter Communications
- Continental Airlines
- MolsonCoors
- J.B. Hunt
- Michelin
- Radio Shack
- Samsung
- Werner Enterprises
- US Airways

**Education**
- University of Arkansas
- University of Texas

**Health Care**
- HealthSouth
- Texas Health Resources

**Government**
- State of Kansas
- State of North Carolina
- State of Oklahoma

Our Underwriter: National Guardian Life

Superior Vision coverage is underwritten by National Guardian Life Insurance Company (NGLIC)\(^1\). National Guardian Life has been one of America’s most successful and highly-rated independent mutual life insurance companies since 1910. Headquartered in Madison, WI, National Guardian prides themselves on being a strong and conservative company that puts the needs of their policyholders first. Their conservative investment philosophy enables them to offer quality insurance products that are among the most secure in the industry. National Guardian Life consistently receives “A” ratings from insurance analyst groups, including A.M. Best, Weiss, and Standard & Poor.

New York Underwriter: Standard Security Life


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\(^1\) National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, AKA The Guardian of Guardian Life
The Value of Vision Plans

A vision plan is an important component of a wellness strategy. Vision can play a critical role in an employee’s health and productivity, and—when offered as part of a comprehensive benefits package—can actually be a tool in employee retention and satisfaction.

Vision Concerns

Some alarming statistics from vision care associations¹:
- Some 11 million Americans have correctable vision problems
- 1 in 4 school-age children has an undiagnosed vision problem
- 70-75% of computer workers experience eye and vision problems
- Vision-impaired older drivers are 200% more likely to have an auto accident

Value to Employers and Employees

Vision coverage is an important part of health maintenance. Measurable benefits include:

**Decrease in overall healthcare costs.** Statistics put the financial burden associated with adult vision problems at $54.1 billion. Vision coverage can help cut into these costs by allowing routine comprehensive eye exams as a preventive step. Early diagnosis of ocular or systemic conditions or diseases and hence earlier treatment intervention has positive outcomes for reducing costs of overall medical care.

**High value at a low cost.** For a relatively small investment – often as low as $6/month – members get services valued at hundreds of dollars. The benefit provides value in excess of the premium paid. The Vision Council states that vision coverage is typically 1/10 of what medical benefits cost.

**Enhance overall health.** Routine comprehensive eye exams from an eye health professional provide another means of detecting such systemic health concerns as cancer, diabetes, hypertension, and high cholesterol.

**Employee retention.** Nearly 90% of those questioned in a national survey stated that having a vision plan is important to them. As employers struggle to decrease employee turnover and increase morale and company perception, a vision plan is an inexpensive “good news” benefit.

**Increased productivity.** Uncorrected or even slightly miscorrected vision can decrease productivity by up to 20%. Productivity can be enhanced with a proper prescription for eyewear and/or advice on easing the symptoms of work-related issues such as Computer Vision Syndrome.

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¹ Sources: Vision Council, AOA, Prevent Blindness America
Superior Choice

According to recent studies, many Americans prefer to use optical chain locations for their primary eye care services, and over 50% of those asked prefer to visit an ophthalmologist for their primary care.

People want quality care coupled with convenient locations and service hours. Superior Vision has assembled one of the largest, most diverse networks of vision care providers, enabling our members to choose the care that is right for them.

The Care You Want, Where You Want, From Whom You Want

We offer the most retail, one-hour, and same-day chain locations, as well as specialists and surgeons. Our members have the flexibility to choose from ophthalmologists, optometrists, opticians, and retail chain providers. Members can see a doctor for eye exams, and then buy their favorite frames and lenses at different locations of their choice. We also offer in-network access to the largest refractive surgery network, and offer discounts for online and mail-order contact lenses.

National and Regional Chain Locations

Superior Vision has contracted with the premier national and regional retail and chain locations across the country, including:

- America’s Best Contacts & Eyeglasses
- Cohen’s Fashion Optical
- Eye DRx
- EyeMart Express
- EyeMasters
- For Eyes Optical
- Hour Eyes
- JCPenney Optical
- LensCrafters
- Pearle Vision
- Sam’s Club Optical
- Sears Optical
- Site for Sore Eyes
- Sterling Optical
- SVS Vision
- Target Optical
- Texas State Optical
- Vision World
- Wal-Mart Vision Center

Unparalleled Provider Network

- Optometrists 63%
- Ophthalmologists 14%
- Opticians and Chains 23%
In the most recent survey conducted by the nation’s premier consumer research firm, Superior Vision was rated #1 in the Customer Service dimension. This honor reflects our commitment to delivering exceptional member experiences to our clients’ employees and their dependents.

Here’s how we continue to earn this industry distinction every day

**A Member-Centric Approach to Service.** We put our members first. From our telephone greeting – “How may I provide you with superior service today?” – to every member interaction, we are here to help our members achieve their goals – superior vision for themselves and their covered dependents.

**An Unrivaled Provider Network.** Members can select from a wide choice of vision providers. The Superior Vision network—one of the largest, most diverse networks nationwide—consists of ophthalmologists, optometrists, opticians, and optometric chain locations.

**Flexible Provider Selections.** Members have the freedom to use different providers for eye exams and materials (eyewear or contact lenses). This allows the member to maximize product selection opportunities and optimize their benefit value.

**Fast, Efficient Services.** Our plan offers access to a national network featuring the most “one-hour” and “same-day” optical/optometric chain locations of any vision plan.

**Paperless Systems.** In-network providers take care of all claims and paperwork so there is no burden on our members.

**Interactive Website.** Members have access to Superior Vision’s interactive website for benefit information, provider listings, vision educational materials, and more.

**Refractive Surgery Discounts.** We have contracted with more ophthalmic surgeons nationwide than any other plan, providing our members with substantial discounts on refractive procedures, such as LASIK.

**Superior Vision’s SmartAlert Total Wellness Initiative.** SmartAlert provides you with an important way to share the findings of your eye exam, at your discretion, with your primary care physician or wellness plan administrator. Vision exams can play an important role in the accurate diagnosis and monitoring of conditions which may impact your overall health.
The Superior Vision website is a valuable access tool for a wealth of information on your vision plan, managing benefits, learning about eye health wellness, and accessing provider data. Utilizing the power of the Web, Superior Vision empowers its members and partners by enabling real-time access.

**Members**

- View plan benefits and coverage
- View family eligibility and coverage
- Find network providers
- Print extra ID cards
- Download forms
- Learn about eye health at the Vision Care Learning Center
- Get help, support, and FAQs

**Benefits Managers**

- Use secure Benefits Manager portal
- View eligibility information
- Print member ID cards
- Download and print forms
- Order provider directories
- Access Customer Service

**Providers**

- View provider listings
- Submit claims
- Request authorizations
- Review processed claims
- Modify profiles
- Download manuals and forms

**Brokers and Consultants**

- View provider listings
- Get plan overviews
- View underwriting guidelines
- Utilize sales support tools
Flexible Plan Designs
Superior Vision offers flexible plan design options tailored to meet the needs of any organization.

- Multiple co-pay options\(^1\); $5 dollar increments
- Employer-paid, voluntary
- Self-funded plans

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Select</th>
<th>Basic</th>
<th>Preferred</th>
<th>Premium</th>
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</thead>
<tbody>
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<td>Eye Exam</td>
<td>24</td>
<td>12</td>
<td>12</td>
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<tr>
<td>Lenses (Eyeglass)</td>
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<td>12</td>
<td>12</td>
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<tr>
<td>Lenses (Contacts)</td>
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<tr>
<td>Frames</td>
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Plan Tiers

<table>
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<th>Allowance</th>
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<tr>
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</tr>
<tr>
<td>Gold</td>
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</tr>
<tr>
<td>Gold Plus</td>
<td>$125</td>
</tr>
<tr>
<td>Platinum Plus</td>
<td>$150</td>
</tr>
<tr>
<td>Platinum Elite</td>
<td>$175</td>
</tr>
</tbody>
</table>

Standard and Extended Coverage
Benefits provide fully-covered eye exams plus a single pair of frames and/or contact lenses.

Additional coverage includes:
- Contact Lens Fitting Exam
- Progressive lens coverage up to cost of trifocal lenses
- PPO offering for scheduled out-of-network reimbursements
- LASIK and refractive surgery discounts
- Discounts on additional glasses (30%) and contact lenses (20%)
- Discount online contact orders at www.svcontacts.com

\(^1\) Minimum of 10 employees enrolled in any plan.
Many consider vision to be their most valued sense. And it is said that 80% of the sensory information that our brain receives comes in through our eyes. Yet, many are unaware of the relationship between overall health and routine eye exams. An eye exam is a comprehensive vision analysis and a gateway for learning about a person’s overall health. Routine eye exams have many benefits:

► Preventive Tool for Overall Health

We need to take care of our eyes like we take care of our bodies and teeth; care should be preventive, not reactive. Many simple vision problems go undiagnosed—problems that could be detected by an eye exam. People don’t need to live with inadequate vision, such as seeing objects in the distance or up close, general eye strain, blurry vision, headaches, etc.

► Alert for Systemic Disease and Eye Conditions

Many health problems can be diagnosed through a comprehensive eye exam. Early detection can help lessen some of the long-term effects and help preserve vision. Systemic diseases, health conditions, and eye disorders that may be identified and diagnosed are:

- Cancer
- Diabetes
- High blood pressure
- High cholesterol
- Cataracts
- Glaucoma
- Macular degeneration
- Retinal detachment

► Provide Education to Improve Activities of Daily Living

An eye health professional can provide solutions for symptoms you may now or soon be experiencing, and even aid in the potential diagnosis of behavioral problems—particularly in children. They may also educate you on the effects of basic external influences, like your nutrition and vitamin intake. Such education or solutions may help with:

- Computer Vision Syndrome
- UV protection of corneas and retinas
- ADD and ADHD misdiagnoses
- Eye safety awareness
- Reducing the impact of glare on your eyes
- Understanding the effect of standard medications on eyesight
Overview

Superior Vision’s SmartAlert provides an easy way to foster communication between your employees, their eye care provider, and their primary care physicians or specialists. Vision exams can play an important role in the accurate diagnosis and monitoring of conditions which may impact total wellness or larger health issues. Our SmartAlert program provides an important means of sharing eye exam findings, at the member’s discretion, with their primary care physician or wellness plan administrator.

An Ounce of Prevention

Superior Vision network doctors know how to identify and treat:

- Diabetic retinopathy
- Cataracts
- Diseases of the cornea
- Glaucoma
- Macular degeneration
- A variety of infections and retinal disorders

Routine eye exams can also uncover general health conditions that may go otherwise undetected. Early detection and treatment can dramatically affect the lifelong impact of certain serious conditions, helping your employees achieve total wellness and greatly reducing costs associated with their care.

SmartAlert is Simple

Easy-to-Use Forms

Superior Vision’s SmartAlert uses easy-to-complete forms to gather and share information between members and their doctors. All necessary forms can be downloaded and printed from the Superior Vision website.

Voluntary and Confidential

SmartAlert confidentiality fully complies with HIPAA guidelines, as both elements of the program are voluntary by members and their health and vision care providers. Copies of completed SmartAlert communication forms can be retained by employees for their personal health records.

No Enrollment Fees

Our SmartAlert program is offered at no cost to Superior Vision members. No enrollment is required—all necessary forms are available to our members and in-network providers via our secure Web portals.

To learn more about vision disorders, treatments, and information about maintaining healthy vision, we invite you to visit our Vision Care Learning Center at www.superiorvision.com.
Benefits Manager Gateway Supports Flexible Group Structures:

- SubGroups
- Multiple locations
- Multiple coverage tiers
- Enrollment status

Our Functionality Includes:

- Enrolling new members
- Modifying member information
- Viewing a list of all enrolled members
- Viewing the enrollment history of members
- Changing the contact information for the group
- Managing the group account
- Researching common questions about the service Superior Vision offers the membership and the group
- Downloading commonly used forms

Local Administration

- Each Gateway user will define and maintain their own security administration after initial set-up

Other Important Facts About the Gateway

- Data can be exported to MS Excel
- Retroactive adds, changes, or terminations are supported
- Changes effective on next business day
The Superior Vision plan provides a contact lens benefit with an allowance for your contact lens materials. This may cover the Contact Lens Fitting (CLF), though many companies have this as a stand-alone and complementary benefit. Contacts are in lieu of your eyeglass lens and frames benefit.

**Contact Lenses, Elective/Cosmetic**

Elective/cosmetic contact lenses refer to contact lenses members choose to wear instead of eyeglasses for reasons of comfort or appearance. Contact lenses covered by the plan must contain a prescription for correcting a vision deficiency. The prescription is not a part of the covered comprehensive eye examination procedure.

**Contact Lenses, Medically Necessary**

Medically necessary contact lenses are provided only under certain medical conditions where the member cannot achieve a specified level of visual acuity (performance) through the wearing of conventional eyeglasses. Reasons include:

- Keratoconus
- Aphakia (after cataract surgery without implant lenses)
- Pseudo-Aphakia (after cataract surgery with implant lenses)
- Anisometropia of 4.0 diopters or more

**The Contact Lens Fitting**

Most providers charge a fee for the fitting of contact lenses separate from the fee for the comprehensive eye examination. The cost will vary due to circumstances or complexities involved in the condition of the eyes and cornea, the lens prescription, and the type of lenses used. With a stand-alone CLF benefit, the costs of the CLF are covered; members may still utilize their full contact lens allowance.

Two types of Contact Lens Fitting:

1. **Standard:** For current contact lens users who wear disposable, daily wear, or extended wear lenses only
2. **Specialty:** For new contact lens wearers or those who wear toric, gas permeable, or multi-focus lenses

**Contact Lenses Ordered Online, Delivered Direct to Your Door**

Members can order contact lenses online at discounted prices. All major brands and types of contact lenses are in stock. Additional contact lens and ordering information can be obtained at [www.svcontacts.com](http://www.svcontacts.com).
The Contact Lens Fitting (CLF) is a specific exam for the proper fitting of contact lenses. Superior Vision offers a stand-alone CLF benefit that enables members to maximize the value of their contact lens allowance.

**Two Types of Fittings**

**Standard Contact Lens Fitting**
This fitting is for an existing contact lens user who wears disposable, daily wear, or extended wear contact lenses. It includes two follow-up visits within three months. The standard CLF is covered in full following any applicable co-pays.

**Specialty Contact Lens Fitting**
This fitting is for a member who has never worn contact lenses or who requires a more complex fit for toric, gas permeable, or multifocal contact lenses. It includes two follow-up visits within three months. The CLF is covered up to a $50 retail allowance, following any applicable co-pays.

**The Value of the Contact Lens Fitting Benefit**
- The value of the contact lens allowance is maintained as the CLF and/or co-pays are not deducted from the allowance. Many other plans deduct these costs from the overall contact lens allowance.
- A member may be fitted for contact lenses without utilizing the contact lens material benefit; members may still receive a covered pair of glasses during the same benefit period.

**CLF Value and Out-of-Pocket Comparison**

<table>
<thead>
<tr>
<th>Superior Vision Plan</th>
<th>Other Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact Lens Fitting $ 70</td>
<td>Contact Lens Fitting $ 70</td>
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<tr>
<td>Contacts, 6 boxes 120</td>
<td>Contacts, 6 boxes 120</td>
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<tr>
<td><strong>Total</strong> $ 190</td>
<td><strong>Total</strong> $ 190</td>
</tr>
<tr>
<td><strong>CL Fitting</strong> (covered in full) - 70</td>
<td><strong>CL Fitting</strong> (allowance coverage) - 70</td>
</tr>
<tr>
<td><strong>Contacts allowance</strong> - 120</td>
<td>Remaining <strong>CL allowance</strong> - 50</td>
</tr>
<tr>
<td><strong>CL Fitting co-pay</strong> 25</td>
<td><strong>CL Fitting co-pay</strong> 0</td>
</tr>
<tr>
<td><strong>Member Out-of-Pocket</strong> $ 25</td>
<td><strong>Member Out-of-Pocket</strong> $ 70</td>
</tr>
</tbody>
</table>

1 Actual UCR claims data. For illustrative purposes only.
Use Your Benefits to Order Contact Lenses Online!

Contact lenses delivered direct to your door!

Now you can use your Vision Benefits to buy contact lenses online! We stock all major brands and types of contact lenses including Acuvue, Focus, Freshlook, Durasoft, Preference and more. It's easy to get your contacts delivered direct to your door, fast!

Every lens is shipped in safe, sealed containers and is guaranteed to be the exact lens prescribed by your doctor, only without the retail prices!

This service is offered exclusively to Superior Vision members, as a value-added service, in conjunction with Arlington Lens Supply.

SV Contacts is operated by Arlington Lens Supply, a participating provider for the Superior Vision Plan.

Most Popular Contact Lenses

- Focus DAILIES $42.63/box
- ACUVUE Advance $23.72/box
- Focus Night & Day $55.95/box
- Soflens 66 Toric $29.36/box

available at www.superiorvision.com or www.svcontacts.com
Using In-Network Providers

When utilizing an in-network provider, using benefits is as easy as the following steps:

1. Find or verify a provider using the hardcopy provider directory or online at www.superiorvision.com
2. Obtain an eye exam from the provider of your choice
3. If corrective lenses are needed, select the new frames or lenses
4. Leave it to the provider to complete all the necessary paperwork

Frequency

Exam, lenses, and frame benefits are determined by plan design. Typical frequencies include a rolling 12- or 24-month, calendar- or anniversary-year plan. The contact lens benefit can be used more than once up to the specified allowance for each benefit period, according to plan design.

ID Cards

Member ID cards are mailed to the subscriber. It is not necessary for dependents to have their own cards. Members can receive services without an ID card by simply identifying themselves as Superior Vision plan members, showing their personal ID, and providing the name of their employer. Additional or replacement cards can be printed from our website.

Authorizations

No authorization is needed when members utilize a provider that is within the Superior Vision network. The member may seek services without having to notify Superior Vision, and no forms are needed.

Using Out-of-Network Providers

When members choose to utilize an out-of-network provider, the following steps are necessary:

1. Call Superior Vision’s Customer Service department at 800-507-3800 to obtain an authorization/eligibility number
2. Visit the provider and pay for examinations and/or materials
3. Gather the original itemized billing or receipt, the authorization/eligibility number, and member information. Mail to Superior Vision, P.O. Box 967, Rancho Cordova, CA 95741
4. Members are reimbursed according to the schedule of allowances for out-of-network services, less any required co-pay
Easy Access to Customer Service

Our Customer Service department can respond to questions about eligibility, benefit coverage, out-of-network claims, grievances, and provider listings. Members can also find the answer to many frequently-asked questions on the Superior Vision website.

Hours of Operation

Mon - Fri 5:00 AM - 6:00 PM PST
Saturday 8:00 AM - 1:30 PM PST
Sunday Closed

Toll-Free Telephone Numbers

Customer Service 800-507-3800
Corporate 800-923-6766

Mailing Addresses and Fax Numbers

Claims
Superior Vision Services
P.O. Box 967
Rancho Cordova, CA 95741
Fax: 916-852-2277

Executive Offices
Superior Vision Services
11101 White Rock Rd., Ste. 150
Rancho Cordova, CA 95670
Fax: 916-859-6281

Billing, Underwriting, and Proposal Services
Superior Vision Services
1855 W. Katella Ave., Ste. 100
Orange, CA 92867
Billing Fax: 714-633-2419
Underwriting Fax: 916-859-6201
Proposal Services Fax: 714-633-2320
We sincerely appreciate this opportunity to share more about Superior Vision, and thank you for taking the time to learn about us. As a reminder of our superior difference:

**Our Members Are Our Mission**

More than just our tagline, this phrase captures the essence of our company’s existence – to serve our members in their quest for healthy vision.

**Services You Want – Where, When, and From Whom You Want**

Superior Vision offers unparalleled choice in vision care providers. We not only offer the largest network, we also offer the most retail, one-hour, and same-day chain locations, as well as specialists and surgeons.

**We’re #1 in Customer Service – and We Can Prove It**

At Superior Vision, we practice a member-centric approach to service. As a result, we ranked #1 in customer service in a 2006 vision plan survey. And, nine out of ten clients in an internal survey recommend Superior Vision to other benefits professionals.

**Flexible Plan Designs**

When it comes to tailoring a plan to the specific needs of an organization, Superior Vision offers flexibility, choice, and options.

**Easy-to-Use, Easy-to-Administer Benefits**

At Superior Vision, we strive to make it easy for members to use their vision benefits. We also take the same care in making our plans easy for benefits managers and providers to administer.

**Anytime Access at www.superiorvision.com**

Our website is always accessible, allowing members to view eligibility information, print ID cards, download and print forms, find network providers, access the Vision Care Learning Center, find answers to frequently asked questions, and find out whom to contact for additional support. Our website is a valuable tool for benefits administrators, providers, brokers, and consultants.

We hope that you will choose Superior Vision as your vision benefits partner. Professional references are furnished upon written request.

Please visit our website at www.superiorvision.com, or call Karen Naro, Regional Sales Manager, at 800-923-6766 x2356 or via email at knaro@superiorvision.com.