



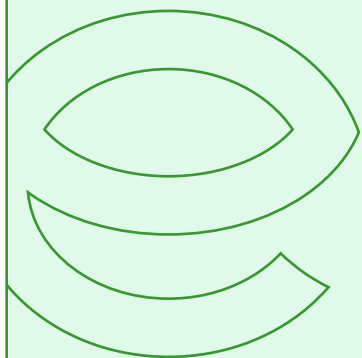
Womble Bond Dickinson (US) LLP

INSIGHT NETWORK

Frequency	Allowed Frequency - Adults	Allowed Frequency - Kids
Exam	Once every calendar year	Once every calendar year
Lenses	Once every calendar year	Once every calendar year
Frame	Once every calendar year	Once every calendar year
Contact Lenses	Once every calendar year	Once every calendar year
Contact Lens Fit and Follow-up	Once every calendar year	Once every calendar year
(Plan allows the member to receive either contacts and frame, or frame and lens services.)		
Vision Care Services	In-Network Member Cost	Out-of-Network Member Reimbursement
Exam Services		
Exam	\$10 copay	Up to \$45
Retinal Imaging	Up to \$39	Not covered
Contact Lens Fit and Follow-Up		
Fit and Follow-up - Standard	\$10 copay	Up to \$40
Fit and Follow-up - Premium	\$10 copay; 10% off retail price less \$40 allowance	Up to \$40
Frame		
Frame	\$0 copay; 20% off balance over \$200 allowance	Up to \$140
Lenses		
Single Vision	\$10 copay	Up to \$30
Bifocal	\$10 copay	Up to \$45
Trifocal	\$10 copay	Up to \$90
Lenticular	\$10 copay	Up to \$90
Progressive - Standard	\$10 copay	Up to \$77
Progressive - Premium Tier 1 - 3	\$30 - 55 copay	Up to \$77
Progressive - Premium Tier 4	\$10 copay; 20% off retail price less \$120 allowance	Up to \$77
Lens Options		
Anti Reflective Coating - Standard	\$45	Not covered
Anti Reflective Coating - Premium Tier 1 - 2	\$57 - 68	Not covered
Anti Reflective Coating - Premium Tier 3	20% off retail price	Not covered
Photochromic - Non-Glass	\$75	Not covered
Polycarbonate - Standard	\$40	Not covered
Polycarbonate - Standard < 19 years of age	\$0 copay	Up to \$28
Scratch Coating - Standard Plastic	\$15	Not covered
Tint - Solid and Gradient	\$15	Not covered
UV Treatment	\$15	Not covered
All Other Lens Options	20% off retail price	Not covered
Contact Lenses		
Contacts - Conventional	\$0 copay; 15% off balance over \$200 allowance	Up to \$160
Contacts - Disposable	\$0 copay; 100% of balance over \$200 allowance	Up to \$160
Contacts - Medically Necessary	\$0 copay	Up to \$200
Other		
Hearing Care from Amplifon Network	Up to 66% off hearing aids; call 1-877-203-0675	Not covered
LASIK or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1.800.988.4221	Not covered



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