No Waiting Periods

Choice of EyeMed or VSP Networks

30 Day Satisfaction Guarantee

55 E 5th Street, Suite 500   Saint Paul, MN 55101
Toll Free: 800.620.5010
www.directvisioninsurance.com

Underwritten by:
Ameritas Life Insurance Corp.
5900 O Street
Lincoln NE 68510

Marketed by:
DirectBenefits Inc.
55 E 5th Street, Suite 500   Saint Paul, MN 55101
Toll Free: 800.620.5010
www.directvisioninsurance.com
You’ll like what you see with Direct Vision.

Protecting your eyes starts with having routine eye exams. With Direct Vision you’ll be covered for one routine eye exam per year – starting on day one of your coverage!

**Choice of Providers**

The Direct Vision Insurance plans include in-network and out-of-network benefits. Choose from EyeMed or VSP network plans. Why choose a network? When you use a network provider you maximize your benefits with low co-pays and overall lower out-of-pocket costs.

If you choose to see an out-of-network provider, these plans provide you with an allowance for each service and you are responsible for any costs above those amounts.

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**About EyeMed**

EyeMed providers include nationally recognized chains such as Pearle Vision, LensCrafters, Target, Sears and JCP Optical as well as independent providers. Choose from over 78,000 vision care providers nationwide. By utilizing an EyeMed provider you will receive additional savings such as:

- 40% off unlimited additional eyeglasses after initial benefit is exhausted
- 20% discount on remaining frame balance (once allowance has been applied) and 15% discount on any balance over the conventional contact lens allowance
- 5% - 15% savings on LASIK or PRK services through the US Laser Network

Find an EyeMed provider near you at [eyemed.com](http://eyemed.com) and select the Access Network, or call **866.939.3633**.

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**About VSP**

VSP offers a national network of 37,000 private practice providers. In addition VSP offers discounts and savings that include:

- 20% savings on frames over the frame allowance
- $20 additional frame allowance if you select a featured frame brand
- Savings of 20% on additional glasses and sunglasses
- Discounts on laser surgery, including LASIK

To find a VSP provider near you, visit [vsp.com](http://vsp.com) (choose the Choice Network) or call **800.877.7195**.
EyeMed – Choose from two plans.

**EYEMED ACCESS PLAN A**

<table>
<thead>
<tr>
<th>Service</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eye Exam</strong></td>
<td>focuses on your eye health and overall wellness</td>
</tr>
<tr>
<td></td>
<td>• $15 co-pay .........................................................................................every 12 months</td>
</tr>
<tr>
<td><strong>Contact Lens Exam &amp; Fitting</strong></td>
<td>Standard contact lens exam and fitting</td>
</tr>
<tr>
<td></td>
<td>• $15 co-pay .........................................................................................every 12 months</td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>Up to $150 frame allowance ..................................................................every 12 months</td>
</tr>
<tr>
<td><strong>Contacts (in lieu of lenses and frame)</strong></td>
<td>Up to $150 allowance ............................................................................every 12 months</td>
</tr>
<tr>
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<td>• $25 co-pay ...........................................................................................every 12 months</td>
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</tbody>
</table>

**EYEMED ACCESS PLAN B**

<table>
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**EYEMED DIRECT VISION RATES**

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Individual</td>
<td>$15.02</td>
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<tr>
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<tr>
<td>Family</td>
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**EYEMED DIRECT VISION RATES - FLORIDA**

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Individual</td>
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<tr>
<td>Individual +1</td>
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<tr>
<td>Family</td>
<td>$33.05</td>
<td>$25.37</td>
</tr>
</tbody>
</table>

**Lenses and frames.**
- Standard plastic single, bifocal, trifocal or lenticular lenses coverage with discounts available on additional lens options.
- 40% off unlimited additional eyeglasses after initial benefit is exhausted.
- Receive 20% discount on remaining frame balance (once allowance has been applied) and 15% discount on any balance over the conventional contact lens allowance.

**Glasses.com and contactsdirect.com.**
Members can use Glasses.com and contactsdirect.com as an in-network option to purchase frames and contacts.

For glasses:
- Simply send a picture of the prescription. Lenses are available for most prescriptions, including progressives and multifocals.
- Orders are fulfilled and shipped free the following day.
- Once received if you need an adjustment visit any LensCrafters.

For contacts:
- Select your lenses from a wide selection of top selling brands.
- Contacts will ship as soon as the prescription is verified — most that same day — and for free.

**Additional benefits at no additional cost.***
- 5-15% savings on LASIK or PRK services through the US Laser Network.

**Out-of-network benefits.**
Direct Vision also offers out-of-network benefits. Members will realize the biggest benefit savings when they utilize an in-network provider, but our plans reflect the understanding that it is not always possible. When an out-of-network provider is utilized, the member pays the provider the appropriate fees and then requests reimbursement from the plan. The plan will reimburse up to the amounts indicated in the schedule to the right.

* These additional discounts and value-added features are not a part of the insurance plan and there is no affiliation or ownership between Ameritas and these programs. Based on applicable laws, reduced costs may vary by doctor location.

The EyeMed Direct Vision Insurance plans are available in all states except: ID, MA, MD, NY, OH, RI, WA and PA counties of Adams, Bradford, Cameron, Forest, Huntingdon, Mifflin, Montour, Potter, Sullivan, Tioga, and Warren.

This provides a very brief description of some of the important features of this insurance policy. It is not the insurance policy and does not represent it. A full explanation of benefits, exceptions and limitations is contained in the Individual Dental Policy Form Indv. 9000 Rev. 07-16 (Revision dates may vary by state). Premium rates may change upon renewal. This policy is renewable at the option of the insured. This product may not be available in all states and is subject to individual state regulations. Ameritas, the bison design, “fulfilling life” and product names designated with ® are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. All other brands are property of their respective owners. © 2018 Ameritas Mutual Holding Company.
VISION LIMITATIONS AND EXCLUSIONS

Please check for availability in your state. Based on applicable laws, reduced costs may vary by doctor locations. Covered expenses will not include and no benefits will be payable for:

- Vision examinations, lenses and frames more than the frequency as indicated on the plan summary page.
- Orthoptics or vision training and any associated supplemental testing.
- Plano lenses (lenses with refractive correction of less than plus or minus .50 diopter) except as specifically allowed in the frames benefit section of the Plan Benefits.
- Two pairs of glasses in lieu of bifocals.
- Replacement of spectacle lenses, frames, and/or contact lenses furnished under this plan that are lost or damaged, except at the normal intervals when services are otherwise available.
- Any eye examination or corrective eyewear required by an employer as a condition of employment.
- Medical or surgical treatment of the eyes.

WHEN WILL MY COVERAGE BEGIN

The Direct Vision Insurance plan provides four options for effective dates. Choose the one that works best for you and your family. You will receive an email confirmation immediately after enrollment to verify this information. Your policy will arrive within 10 business days of enrollment.

IMPORTANT NOTICE: Your enrollment will take 2-3 business days before it becomes accessible in the EyeMed or VSP provider systems. If you have an appointment within several days of your effective date and your provider indicates you are not yet in their system, please call customer service for assistance. Representatives are available Monday-Friday at 800.300.9566.

Plan includes a one-time non-refundable enrollment fee of $25. This charge will be made at the time of purchase and may appear as a separate transaction from your vision insurance.
VSP – Choose from two plans.

VSP CHOICE PLAN A

Eye Exam focuses on your eye health and overall wellness
• $15 co-pay ........................................ every 12 months

Contact Lens Exam & Fitting
Standard and premium contact lens exam and fitting
• $60 co-pay ........................................ every 12 months

Frames
• Up to $150 frame allowance........ every 12 months

Contacts (in lieu of lenses and frame)
• Up to $150 allowance ....................... every 12 months

Single/Bifocal/Trifocal Lenses
• $25 co-pay ........................................ every 12 months

VSP CHOICE PLAN B

Eye Exam focuses on your eye health and overall wellness
• $15 co-pay ........................................ every 12 months

Contact Lens Exam & Fitting
Standard and premium contact lens exam and fitting
• $60 co-pay ........................................ every 24 months

Frames
• Up to $150 frame allowance........ every 24 months

Contacts (in lieu of lenses and frame)
• Up to $150 allowance ....................... every 24 months

Single/Bifocal/Trifocal Lenses
• $25 co-pay ........................................ every 24 months

VSP DIRECT VISION RATES

<table>
<thead>
<tr>
<th></th>
<th>VSP Choice Plan A</th>
<th>VSP Choice Plan B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
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<td>Family</td>
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VSP DIRECT VISION RATES - FLORIDA

<table>
<thead>
<tr>
<th></th>
<th>VSP Choice Plan A</th>
<th>VSP Choice Plan B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$12.78</td>
<td>$9.78</td>
</tr>
<tr>
<td>Individual +1</td>
<td>$23.50</td>
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</tr>
<tr>
<td>Family</td>
<td>$35.13</td>
<td>$26.88</td>
</tr>
</tbody>
</table>

Frames, glasses and sunglasses.
• Receive 20% savings on frames over the frame allowance.
• Select a featured frame brand and receive an extra $20 on the frame allowance.
• Savings of 20% on additional glasses and sunglasses.

Lens enhancements.
• Lens enhancements co-pay applies to single and multi-focal vision lens enhancements with the exception of glass tints ($44) and polycarbonate ($35) which have higher multi-focal co-pays.

Additional benefits at no additional cost.*

Laser VisionCare Program℠
• Contracted laser centers provide discounts averaging 15% off laser surgery, including photorefractive keratectomy (PRK), laser-assisted in-situ keratomileusis (LASIK) and Custom LASIK.
• If the laser center is offering a price reduction, you’ll receive an additional 5% off the promotional price.

Low Vision
• Low vision is vision loss sufficient enough to prevent reading and performing daily activities. With pre-approval from VSP, low vision supplemental testing and low vision aids up to $1000 are covered every 2 years.

Out-of-network benefits.
Direct Vision also offers out-of-network benefits. Members will realize the biggest benefit savings when they utilize an in-network provider, but our plans reflect the understanding that it is not always possible. When an out-of-network provider is utilized, the member pays the provider the appropriate fees and then requests reimbursement from the plan. The plan will reimburse up to the amounts indicated in the schedule to the right.

* These additional discounts and value-added features are not a part of the insurance plan and there is no affiliation or ownership between Ameritas and these programs. Based on applicable laws, reduced costs may vary by doctor location.

The VSP Direct Vision Insurance plans are available in all states except: MA, MD, NY, RI and WA. Plan A is not available in ID and OH.
VISION LIMITATIONS AND EXCLUSIONS

Please check for availability in your state. Based on applicable laws, reduced costs may vary by doctor locations. Covered expenses will not include and no benefits will be payable for:

- Vision examinations, lenses and frames more than the frequency as indicated on the plan summary page.
- Services and/or materials not specifically included in the Schedule as covered Plan Benefits.
- Plano lenses (lenses with refractive correction of less than plus or minus .50 diopter) except as specifically allowed in the frames benefit section of the Plan Benefits.
- Services or materials that are cosmetic, including plano contact lenses to change eye color and artistically painted contact lenses.
- Two pairs of glasses in lieu of bifocals.
- Replacement of spectacle lenses, frames, and/or contact lenses furnished under this plan that are lost or damaged, except at the normal intervals when services are otherwise available.
- Orthoptics or vision training and any associated supplemental testing.
- Medical or surgical treatment of the eyes.
- Contact lens insurance policies or service contracts.
- Additional office visits associated with contact lens pathology.
- Local, state, and/or federal taxes, except where law requires us to pay.
- Covered persons may be required to purchase a membership at certain retail locations before accessing plan benefits.

WHEN WILL MY COVERAGE BEGIN

The Direct Vision Insurance plan provides four options for effective dates. Choose the one that works best for you and your family. You will receive an email confirmation immediately after enrollment to verify this information. Your policy will arrive within 10 business days of enrollment.

IMPORTANT NOTICE: Your enrollment will take 2-3 business days before it becomes accessible in the EyeMed or VSP provider systems. If you have an appointment within several days of your effective date and your provider indicates you are not yet in their system, please call customer service for assistance. Representatives are available Monday-Friday at 800.300.9566.

Plan includes a one-time non-refundable enrollment fee of $25. This charge will be made at the time of purchase and may appear as a separate transaction from your vision insurance.
Who is eligible for this plan?
The insurance coverage is available in states where it’s approved to anyone age 18 and older who does not have coverage through another Ameritas vision plan. You can request coverage for your dependents; dependent eligibility varies based on state law.

How quickly can I start my coverage?
The Direct Vision Insurance plans provide four options for effective dates. Choose the one that works best for you and your family. You will receive an email confirmation immediately following your enrollment to verify this information. Your policy will arrive within 10 business days of enrollment.

IMPORTANT NOTICE: Your enrollment may take 2-3 business days before it becomes accessible to the EyeMed or VSP provider. If you have an appointment within several days of your effective date and your provider indicates you are not yet in their system, please call customer service for assistance. Representatives are available Monday – Friday at 800.300.9566.

What if I change my mind about the coverage shortly after enrolling?
Direct Vision Insurance comes with a 30-day Customer Satisfaction Guarantee. You have 30 days after your plan becomes effective to cancel your plan if you are not satisfied for any reason. Any premium paid, minus the enrollment fee, will be fully refunded provided no covered services have been rendered.* If services have been provided, you may still cancel your policy however the premium paid will not be eligible for reimbursement.

* Plan includes a one-time non-refundable enrollment fee of $25. This charge will be made at the time of purchase and may appear as a separate transaction from your vision insurance.

Will I receive an ID Card?
• If you enroll in the EyeMed plan – yes, you will receive an ID card.
• With the VSP plan you will not receive an ID card. An ID card is not required when visiting a VSP provider. Simply tell your VSP provider you have the VSP Choice Network plan. If you would like to print an ID card for yourself or covered family members simply visit vsp.com to download card(s).

Where can I go to find a vision provider?
• Find EyeMed providers at www.EyeMed.com (choose the Access Network) or call 866.939.3633
• Find VSP providers at www.VSP.com (Choose the Choice + Affiliates Network) or call 800.877.7195

Who should I contact regarding a claim?
• For questions regarding a claim contact EyeMed at 800.521.3605.
• For questions regarding a claim, contact VSP at 800.877.7195.

What can you tell me about Ameritas, the insurance company underwriting this plan?
• Ameritas Life Insurance Corp. and its affiliated companies have a proud and rich heritage dating back to the late 1880s. This tradition is deeply rooted in our commitment to our customers, a foundation of integrity and trust and a legacy of financial strength to deliver on our promises.
About the Direct Benefits Insurance Team

Direct Vision Insurance is available exclusively through Direct Benefits, Inc.

Direct Benefits, Inc. is a managing general agency that provides one-stop employee benefits to over 13,000 independent agents, brokers, consultants and general agents in all 50 states.

We’re in it for the little people of America. Our mission is to provide individuals and small businesses with the same or better quality insurance products as Fortune 500 companies. By partnering with financially strong insurance carriers like Ameritas, we are able to create exclusive niche products like Direct Vision Insurance.