

Vision Discount Program



Group Health coverage with Federated Insurance includes a vision discount program through Careington. The program provides savings opportunities for enrolled employees and their covered dependents through the three vision care plans.



Vision Discount Overview

The program provides significant savings opportunities across a broad spectrum of vision products and services. The following is a brief description of the discounted rates you have access to through the three vision care plans under this program.

For more information or to locate a participating provider in your area, call 1-800-290-0523 or visit Federated's Web site at www.federatedinsurance.com/vision/

EyeMed Vision Plan D

Members are eligible for discounts on exams, glasses, and contact lenses at over 40,000 providers nationwide. This includes optometrists, ophthalmologists, opticians, and leading optical retailers such as LensCrafters®, most Pearle Vision®, Sears®, and Target Optical®.

Plan Features:

Routine exam, with dilation as necessary \$5 off exam fee
Contact lens exam, with dilation as necessary \$10 off exam fee

Frame, lenses, and lens option options purchased in the same transaction

Frames

Any frame available at provider location 35% off retail price

Standard Plastic Lenses

Single vision standard plastic lenses member pays \$50
Bifocal standard plastic lenses member pays \$70
Trifocal standard plastic lenses member pays \$105

Lens Options

UV coating, tint (solid and gradient) and/or
standard scratch resistance member pays \$15 for each option
Standard polycarbonate member pays \$40
Standard progressive (add-on to bifocal lens) member pays \$65
Standard anti-reflective coating member pays \$45
Other add-ons and services member receives 20% discount

Frame, lenses, and lens options purchased separately

Member receives 20% off retail price of each item

Conventional contact lenses (discount applied to materials only)

Member receives 15% off retail prices of lenses. After the initial purchase, replacement contact lenses may be obtained via the Internet at substantial savings and mailed directly to the member. Details are available at www.eyemedcontacts.com.

IMPORTANT: The discount can be utilized as often as needed. There is no limit to the frequency of examinations or to the number of frames, lenses, or contact lenses purchased.

Steps to Take:

- 1. Locate an EyeMed provider.** Call our Customer Care Center at 1-800-290-0523 or search our Web site at www.federatedinsurance.com/vision/.
- 2. Schedule an appointment.** Identify yourself as an EyeMed member. Provide the name of your organization and your member number.
- 3. Arrive at your appointment.** Identify yourself as an EyeMed member and present your ID card.

Vision Discount Overview (continued)



Members save 15% to 35% off exceptional eye care with the VSP Choice AccessSM Plan. Members are eligible for discounts on eye exams, eyeglasses, and contact lenses at more than 34,000 participating providers nationwide.

Plan Features:

Routine exams and lens options.....member receives at least 20% discount
Frames.....member receives at least 25% discount
Contact lens exam.....member receives at least 15% discount

Maximum costs are established for most services and may offer further savings.

Please visit vspchoiceaccess.com or call 1-800-290-0523 for the actual savings in your area.

Steps to Take:

- 1. Locate a provider.** Call our Customer Care Center at 1-800-290-0523 or search our Web site at www.federatedinsurance.com/vision/.
- 2. Schedule an appointment.** Identify yourself as a VSP member. Provide the name of your organization and your member number.
- 3. Arrive at your appointment.** Identify yourself as a VSP member and present your ID card.

QualSight LASIK Vision Correction

Members are eligible for 40%-50% discounts off the overall national average cost on LASIK vision correction services provided by Board Certified Ophthalmologists. QualSight Care Managers provide a thorough prescreening process and education about LASIK technologies and procedures. Three-month, interest-free financing is available to qualified candidates.

Steps to Take:

- 1. Call 1-888-582-6696** to speak with an QualSight Care Manager.
- 2. Listen and learn.** The QualSight Care Manager will explain the entire program, answer any questions, and conduct a preliminary phone screening to ensure you are a good candidate.
- 3. Select a preferred provider** from the list of Board Certified Ophthalmologists in your area.



Disclosures: THIS PLAN IS NOT INSURANCE. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.* This plan does not meet the minimum creditable requirements under M.G.L. c. 111M and 956 CMR 5.00. The plan provides discounts at certain health care providers for medical services. The range of discounts will vary depending on the type of provider and service. The plan does not make payments directly to the providers of medical services. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. You may access a list of participating health care providers at www.federatedinsurance.com/vision/. Upon request, the plan will make available a written list of participating health care providers. Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. This program is not available in Montana and Vermont.

"Medicare statement" applies to MD residents when pharmacy discounts are part of program.

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