

Avēsis

A National Vision, Dental and Hearing Company

Broker and Consultant Guide

An overview to educating, marketing and selling vision plans



www.avesis.com/marketing

Who we are

For the past 30 years Avesis has developed, administered and refined vision care solutions for the commercial market. Today we cover over 3.6 million members in all 50 states. We work with thousands of registered brokers, 25,000 carefully selected, screened and credentialed providers.

We are a company that you can trust. Our success in the vision care business can be attributed to providing our clients best-of-class product choices and service. We are committed to maintaining our high customer satisfaction rating by making sure that our clients get the best vision care experience available.

The Avesis Team

The foundation of Avesis lies in the quality of staff who strives to exceed customer expectations on a daily basis. Avesis hires and retains people who share the passion of making a difference. This framework is the foundation of our current success, as well as the driving force for our future growth.

Partnering with Avesis gives your organization access to a support staff that is second to none. With a seasoned sales and account management team dedicated to each group, answers to questions, help with employee enrollment meetings and plan education is readily accessible.

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Where we are

locations nationwide

To better service our brokers and consultants, Avesis has regional sales and operations offices located across the country.

Arizona - Headquarters

3030 N. Central Avenue
Suite 300
Phoenix, AZ 85012

Phone: 800-522-0528

Fax: 866-322-1632

Maryland - Executive Office

10324 S. Dolfield Road
Owings Mills, MD 21117

Phone: 800-522-0528

Fax: 866-322-1632

Other Locations: Florida, Georgia, Ohio, Iowa, Massachusetts, Minnesota, Texas



Flexibility

With flexible plan allowances, co-pays, and benefit frequency options, we have a vision plan that can best meet your clients' needs.

Small Group Size Requirements

Employer paid programs are available to groups with as few as 5 enrolled employees. Voluntary programs have a minimum requirement of 10 enrolled employees.

Rate Guarantees

You will find the rates of each plan to be extremely competitive, if not the best in the industry. Rates are guaranteed for multiple years.

Simple Underwriting

Avesis' underwriter is rated "Excellent" by A. M. Best Company, indicating "excellent financial strength, operating performance and market profile when compared to the standards established by the A. M. Best Company."

(Source: A. M. Best)



Our network

established excellence

Avesis currently has a network of over 25,000 carefully selected, screened and credentialed providers. Our network is designed to give our members a vast selection of choices to use their vision care benefits. Currently 68% of the Avesis provider network is comprised of independent Optometrists and Ophthalmologists. Retail chains account for the remaining 32%.

- America's Best Contacts & Eyeglasses
- Binyon's
- Boscov's Optical
- Costco
- D.O.C. Optics
- Doctor's Value Vision
- Doctor's Vision Works
- Eye Care Centers of America
- Eye DrX
- Eye Masters
- Eyeglass World
- EyeMart
- For Eyes Optical
- Hour Eyes
- JCPenney's Optical
- National Vision, Inc.
- Nationwide Vision
- Pearle Vision
- Rosin Eye Care
- Sam's Club Optical
- Sears Optical
- Shopko Optical
- Stein Optical
- Sterling Optical
- Target Optical
- Texas State Optical
- Vision Works
- Vision World
- Wal-Mart Vision Center

To better service our members, the Avesis staff is committed to aggressively expanding our network at a rate of 1000 - 1500 new providers each year.

Our customers

a diverse mix

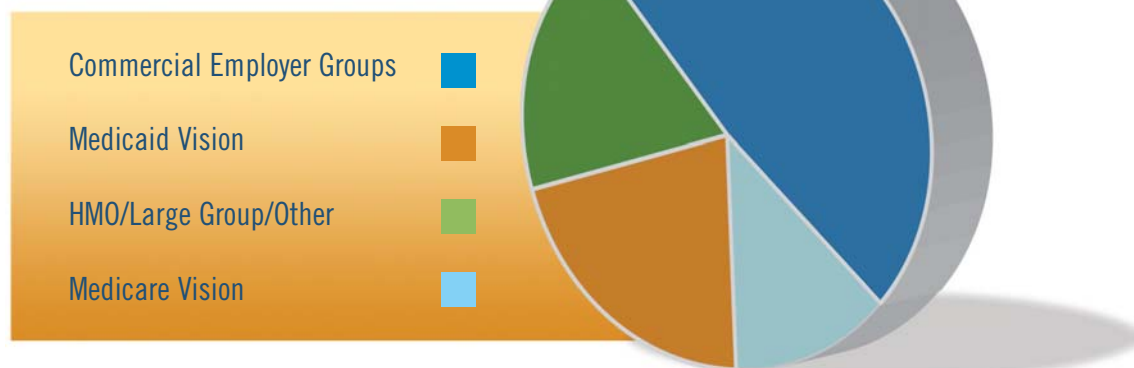
Avesis has plan designs that are structured to appeal to organizations of all types, regardless of size, location or industry. Avesis has a wealth of experience providing vision care for companies with as few as 5 members to over 30,000 members.

The demand for vision care continues to increase in popularity as one of the most sought after benefits for American workers. Avesis has capitalized on this demand and consistently adds new marketing partners year after year.


A Sampling of our Partners are:

- Absolute Total Care (Centene)
- Amerigroup
- BlueCross BlueShield of South Carolina
- Bridgeway Health Solutions (Centene)
- Care Improvement Plus
- Care N Care Health Plan
- Carilion Clinic
- Coventry Health Care of Georgia
- Coventry Health Care of Louisiana
- Delta Dental of Arkansas, Idaho
- Guardian Health Plan of South Carolina
- Kaiser Permanente of Georgia
- Molina Healthcare
- Renaissance
- UPMC Health Plan
- Welborn Health Plan
- WellCare
- WellPath Select, Inc. - Coventry Health Care of the Carolinas

Marketing Channels



Fully Insured Vision Plans



We understand that reliable vision insurance brings peace of mind and a feeling of well-being to your clients. Avesis' stand alone, fully-insured vision programs offer one of the most comprehensive solutions in the vision care industry. Each plan provides a generous allowance for vision care services and materials. You will find the flexibility of the Avesis plans to be unparalleled in the market.

Vision Exam

Each covered member is eligible for an eye examination.

Spectacle Lens Benefit

Each covered member is entitled to a standard pair of spectacle lenses. Specialty lenses are also available.

Frame Benefit

Members receive a generous allowance toward any frame. Many frames are covered in full.

Contact Lens Benefit

In lieu of spectacle lenses and frames, members may elect to use a contact lens allowance benefit. This allowance can be used for the materials and/or fitting fees.

LASIK Benefit

Members may use a LASIK discount plus an allowance as an alternative to corrective eyewear.

The Avesis Advantage Plan Highlights

- Fully Insured
- Large nationwide network of optometrists, ophthalmologists and retail chain locations
- Affordable premiums
- Generous allowances for materials
- Laser surgery allowance included with every plan

In-Network Coverage

Examinations
Covered in Full*

Standard Lenses
Covered in Full*
Single Vision, Bifocal
Trifocal, Lenticular

Frames
\$75 - \$100 \$35 wholesale allowance
OR
\$100 - \$150 \$50 wholesale allowance
(Depending on Plan Selected)

Contact Lenses
Elective \$110 or \$130
(Depending on Plan Selected)
Medically Necessary Contact Lenses
are Covered in Full

LASIK
5% to 25% retail discount
plus one-time/lifetime \$100 or
\$150 allowance
(Depending on Plan Selected)

Lens Options
Preferred Pricing of up to 20% off the
Provider's Usual and Customary fees

Progressive Lenses
Preferred Pricing of 20% off of the Provider's
Usual and Customary fees, plus a \$50
allowance

Specialty Lenses
20% off the Provider's Usual and Customary
fees, plus the corresponding standard lens
reimbursement amount

* after co-pay, if any

Out-of-Network Coverage

	Up to:
Exam	\$35.00
Standard Single Vision	\$25.00
Standard Bifocal	\$40.00
Standard Trifocal	\$50.00
Standard Lenticular	\$80.00
Progressive	\$40.00
Specialty Lenses	Corresponding Standard Lens Reimbursement
Frame	\$45.00
Contact Lenses (Elective)	\$110 or \$130.00
Contact Lenses (Med. Necessary)	\$250.00
LASIK Surgery	\$100 or \$150.00
Specialty Lenses Reimbursed up to the corresponding standard lens reimbursement above	
Progressive Lenses Reimbursed up to \$40.00	



Plan Flexibility

Avesis vision plans will provide more options for your clients. Both the Plus (high option) and Enhanced (low option) plans have many co-pay and benefit frequency options, making it easy to tailor a plan to your client's specific needs.

The Avesis Advantage Enhanced Vision Plan

**Examinations
Covered in Full***

**Standard Lenses
Covered in Full***

Single Vision, Bifocal
Trifocal, Lenticular

**Frames
\$75 - \$100**

\$35 wholesale allowance

**Contact Lenses
Elective \$110**

Medically Necessary
is Covered in Full

**LASIK
\$100 allowance
One-time/Lifetime
plus a 5% to 25%
retail discount**

Over 13,000 frames are currently covered by Avesis according to the FRAMES Price Book.

* after co-pay, if any

Enhanced Vision Plan Value

The sample below illustrates typical savings a member receives when using the Avesis Advantage Enhanced Vision Plan compared to an average retail purchase without discounts or insurance.

Vision Examination	National Average Retail Cost	Avesis Vision Member Pays
	\$60	\$0

Standard Progressive Lenses	National Average Retail Cost	Avesis Vision Member Pays
	\$150	\$70

Frames	National Average Retail Cost	Avesis Vision Member Pays
	\$80	\$0

Without Avesis Member Pays \$290

**Avesis
Member
Saves...
\$220**

The savings reflected are the average savings based on the examples given. Actual savings will vary depending upon differing co-payment amounts, if any, and selections of lenses and frames. Example does not include monthly premiums.

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The Avesis Advantage Plus Vision Plan

Examinations
Covered in Full*

Standard Lenses
Covered in Full*

Single Vision, Bifocal
Trifocal, Lenticular

Frames
\$100 - \$150

\$50 wholesale allowance

Contact Lenses
Elective \$130

Medically Necessary
is Covered in Full

LASIK
\$150 allowance
One-time/Lifetime
plus a 5% to 25%
retail discount

Over 32,000 frames are currently covered by Avesis according to the FRAMES Price Book.

* after co-pay, if any

Plus Vision Plan Value

The sample below illustrates typical savings a member receives when using the Avesis Advantage Plus Vision Plan compared to an average retail purchase without discounts or insurance.

Vision Examination	Avesis Vision Member Pays	
National Average Retail Cost	\$60	\$0
Standard Progressive Lenses		
National Average Retail Cost	\$150	\$70
Frames		
National Average Retail Cost	\$125	\$0

Without Avesis Member Pays \$290

Avesis
Member
Saves...
\$265

The savings reflected are the average savings based on the examples given. Actual savings will vary depending upon differing co-payment amounts, if any, and selections of lenses and frames. Example does not include monthly premiums.

LASIK Coverage

With the Avesis plans, our members can choose to use a one-time/lifetime allowance for LASIK services in lieu of all other services for the benefit year. Additionally, members receive a preferred provider discount when they use one of Avesis' highly qualified surgeons, specializing in laser vision correction.

In-Network LASIK Benefit Discount

- Depending on the surgeon selected, the member's discount will vary from 5% to 25%
- Members receive a discount off of the surgeon's lowest advertised price

Funded LASIK Benefit

While discounts for LASIK services are a common benefit with many vision programs, the Avesis plans include an in-network discount as well as a funded allowance. The Enhanced Vision Plan offers an allowance of \$100, and the Plus Vision Plan offers an even higher allowance of \$150. The allowance can be used in-network or out-of-network. Members who stay in-network can use the allowance after the in-network discount has been applied.

Option 1

Enhanced Vision Plan

\$100

One-time/Lifetime LASIK Allowance

Option 2

Plus Vision Plan

\$150

One-time/Lifetime LASIK Allowance

LASIK Rider Options

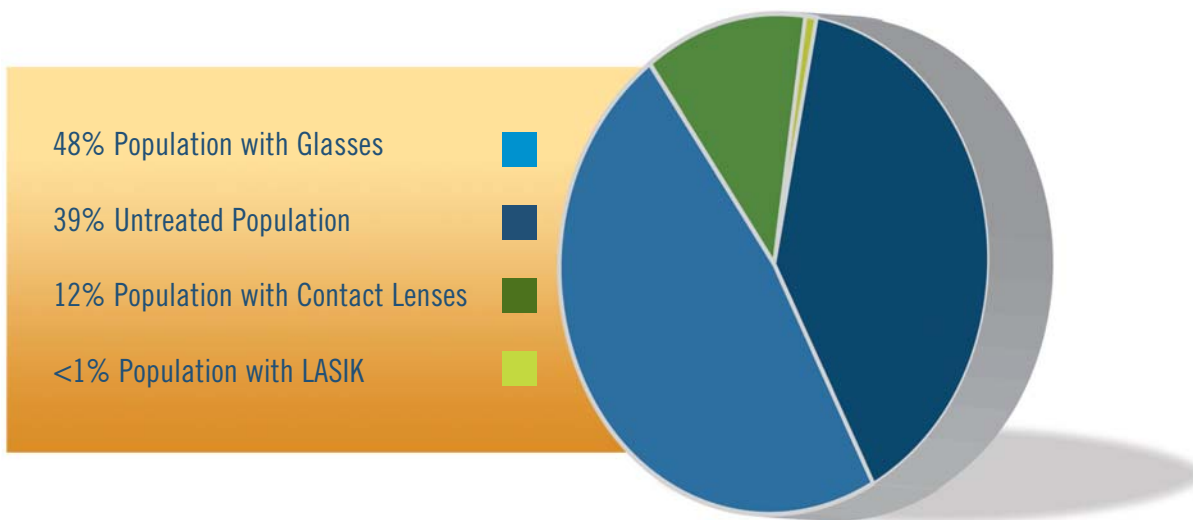
If your client requires more than the funded LASIK allowance amounts provided with every Avesis plan, they can choose to add a LASIK rider for a small increase in monthly premium. There are two LASIK rider options which can be added to any Avesis plan. The rider options are either a \$300 allowance or a \$600 allowance. Selecting either LASIK rider option, your clients could cover a significant portion of their LASIK cost.

The Demand for Vision Care

With vision and eye health problems affecting more than 120 million people in the U.S., the demand for vision coverage continues to increase. The vision market has grown to an estimated 11 million new covered members over the last 4 years. With most health plans not providing adequate coverage for routine eye care, your clients will find comfort in knowing their routine exams and vision correction materials are covered in full with the Avesis plan.

- Vision care is the second most requested benefit by employees
- Routine vision exams can detect many types of health problems before they become serious such as diabetes and high blood pressure
- Routine vision exams can also detect medical eye conditions such as macular degeneration, glaucoma, cataracts, and diabetic retinopathy
- Annual comprehensive vision exams can prevent learning problems for children

American Population and Vision Correction



Vision Resource Center



Avesis has many resources available. Our website, www.avesis.com, offers an abundance of helpful information for each audience member that visits the site. In addition to our website, an assortment of brochures and flyers are available to help educate you, your clients and their members on the importance of overall vision health and the value that can be obtained by utilizing the Avesis plans.

Tools for an Easy Vision Benefit



Avesis is committed to deploying tools through web technologies that make working with us and using the vision benefit easy. The Avesis website is an excellent resource to find the information necessary to maximize the vision plan experience for all.

Our broker tools make quoting a vision plan simple. You can easily request a plan that will cater to your client's needs.

After the sale, the group administrator and participating members are able to use the web to enhance their vision benefit experience.

Providers have a robust set of online tools to validate members' benefits and eligibility to make servicing Avesis' members quick and easy.



Broker/Consultant Functionality

Avesis understands that your time is valuable. For this reason, we have taken action and created mechanisms to quickly turn around quotes and proposals using our online tools exclusively designed for our registered brokers.

Generate a Quick Quote

Want to see how our rates compare to the competition? In just a few seconds, our registered brokers can generate a quick quote for instant viewing. This function is designed to preview one of our many plan designs that you can readily share with your prospects. Additional plan options can be obtained by requesting a full proposal.

How to Generate a Quick Quote

1. Log in using your username and password
2. Click "Quick Quote"
3. Fill out the brief form and select "Get Quote"
4. Select "Click here to view your quote"

Quick quotes are based on our Advantage Enhanced Vision Plan, providing a \$75 - \$100 retail frame allowance, a \$110 allowance for contact lenses, and a \$100 allowance for LASIK. The co-pays and benefit frequencies are fixed for this quoting option. For more variability you can request a proposal.

Request a Proposal

Getting a full vision proposal from Avesis is a quick and user friendly process. Registered brokers can simply fill out an online tool which allows them to pick and choose plan options from a selection of variable items, such as: co-pays, number of tiers, frequency and plan type. Plans can be quoted for both voluntary or employer paid contributions. This information is transmitted directly to an Avesis Sales Representative who will promptly respond with a formal proposal for you to present to your clients.

Contact Us

Looking to speak with a Local Sales Representative?

Avesis has sales offices that are close to you. As one of our valued brokers, you will always have access to your representative for questions.

1-800-522-0258

How to Generate a Request for a Proposal

1. Log in using your username and password
2. Click "Request For Proposal"
3. Enter prospect information and design your plan(s), then click "Submit"

Group Functionality

A vision benefit that is easy to understand and use is one of the most requested requirements of groups seeking a plan. Avesis has intuitive online tools that empower the Benefit Manager of the group to conveniently view and administer their vision benefit. With the ability to enroll new members and receive monthly invoices online, group administration is a snap. Enrollment in the Online Benefits Management System is required to take advantage of this powerful administration feature.

Groups can enroll in the Online Benefits Management System which puts administration control in their hands.

Electronic Invoicing

Selecting the e-billing option will save paper and your client's valuable time. Each month the group's administrator will receive an email notification that their invoice is ready for review.

e-billing Manager

The e-billing system allows the group's administrator to manage the on-going maintenance of the plan at any time. After an invoice is active, the system will allow the administrator to make changes that will auto adjust the current amount due. This process eliminates any future credits or refunds to future invoices.

e-enrollment

Groups can enroll entirely online - no more paper enrollment forms to fill out and mail in. The system allows each cardholder to enter information about themselves and their dependents.

Note: e-Enrollment is available for new groups and will automatically enroll them into the Online Benefits Management Program.

Electronic Files

Groups may also elect the option of sending Avesis an electronic file to manage their member enrollment.

Member Functionality

The Avesis website provides members with an array of functionality to ensure they quickly find answers to their questions and locate helpful information about maintaining healthy vision and overall well being. From Frequently Asked Member's Questions to important Facts on Vision, the Avesis website contains information and resources that will help keep members informed.

Online Tools for Members

Provider Search

The provider search engine is one of the most popular functions of the Avesis website. Members are asked to log in using their member ID (or Social Security number, if provided) and last name to see their actual network of providers. The search function allows users to search by:

- Zip code and mile radius
- Office or provider's name
- City and state

Verify Eligibility

If a member is unsure when or which benefits they are currently eligible for, this information can be verified by logging into the Avesis website. Real-time eligibility data is available for each member and their covered dependents.

Benefit Description

At any time, members can review their benefit coverage by logging into the Avesis website. Here, they will find what benefits are available under their specific plan, including co-pays, allowances, and frequencies.

ID Cards

Avesis members do not need an ID card to access services. However, an ID card can be printed for each active member at anytime by logging onto the member portal at www.avesis.com.

Contact Us

Highly skilled Customer Service Representatives are available
Monday - Friday 7am - 8pm EST, for questions or provider inquiries.

1-800-828-9341



Our goal

You now see that Avesis is a leader in providing value and convenience for you and your clients – from our affordable and flexible plan designs, to our powerful online tools. This does not mean that we have forgotten the importance of personal service.

Avesis has over 100 years of combined vision plan expertise within our sales force. Each representative is a seasoned vision plan subject matter expert and is available to assist you at any stage prior to, during, and beyond the sale. In addition, Avesis provides a full staff of Account Managers who will work directly with your group to ensure the vision plan is properly implemented and serviced throughout the life of the policy.

Required Broker Forms

Brokers can begin offering Avesis vision benefits right away. Upon closing your first group, we ask that you complete a few short forms to formalize our partnership. Each of these forms are available for completion and printing directly from the Avesis website.

Broker Profile Sheet

The broker profile sheet is a simple form to collect data about you and/or your agency. This will allow Avesis to accurately populate our broker databases.

Underwriter Data Sheet

Avesis' underwriter requires each broker to be appointed in the state they will market Avesis products. The Underwriter Data Sheet will capture the required information to initiate the appointment process.

Avesis Commission Agreement

To formalize your commission structure, a Commission Agreement will define the legal obligations and commitment between Avesis and the writing agent.

W-9

IRS form required by the Federal Government for tax purposes.

Avesis Commission Schedule

The commission schedule will document the agreed upon percentage of your commission and the payment timeline.

Commissions

Avesis has one of the best commission structures in the industry. Our writing agents receive a level **10%** of the monthly premium paid by each group they sell for the duration of the group's policy. Brokers can opt for automatic payments through our ACH commission program.

Avesis fully insured vision plans are underwritten by one of the following carriers:
Avesis, Fidelity Security Life Insurance Company, National Guardian Life Insurance Company

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Relax, Avesis will Handle Everything

Once your client agrees that Avesis will provide the best vision care solution for their organization, you can rest assured the initial implementation and on-going customer support will be of the highest caliber.

Each group will have the advantage of using our experienced Implementation Specialists, Account Managers, and Customer Support staff for a successful launch of their new vision program.

Group Implementation Process

To ensure the proper implementation of your vision group, Avesis has developed the following process for new group implementation:

1. Submit the completed Group Application and first month's premium to Avesis
2. After receipt of application and payment, Avesis will release a benefit packet which includes a benefit summary, HIPAA disclosure and member enrollment forms
3. Members will complete their enrollment forms and submit them to their Benefits Manager for submission back to Avesis
4. Avesis will prepare and send the Benefits Manager a vision plan administration guide
5. An Account Manager will be assigned to the group to assist with any issues or questions that the group may have from this point forward

Limitations and Exclusions

Some provisions, benefits, exclusions or limitations listed herein may vary depending on your state of residence.

Limitations: This plan is designed to cover eye examinations and corrective eyewear. It is also designed to cover visual needs rather than cosmetic options. Should the member select options that are not covered under the plan, as shown in the schedule of benefits, the member will pay a discounted fee to the participating Avesis provider. Benefits are payable only for services received while the group and individual member's coverage is in force.

Exclusions: There are no benefits under the plan for professional services or materials connected with and arising from: 1) Orthoptics of vision training; 2) Subnormal vision aids and any supplemental testing; 3) Plano (non-prescription) lenses, sunglasses; 4) Two pair of glasses in lieu of bifocal lenses; 5) Any medical or surgical treatment of eye or support structures; 6) Replacement of lost or broken lenses, contact lenses or frames, except when the member is normally eligible for services; 7) Any eye examination or corrective eyewear required by an employer as a condition of employment; 8) Services or materials provided as a result of Workers Compensation Law, or similar legislation, required by any governmental agency whether Federal, State or subdivision thereof.

Notes and Disclaimers

Notes and Disclaimers: Dilation is covered in full based on the following conditions: central vision loss, photopsia, floaters, history of ocular surgery, history of ocular trauma, history of ocular disease high myopia or diabetes. If the following conditions do not apply, members will receive Avesis' Preferred Pricing (20% off retail).

The contact lens allowance may be used all at once or throughout the plan year as needed or may be applied toward contact lenses only, or both contact lenses and professional services (fitting fees).

Laser vision correction is considered Refractive Surgery, an elective procedure, and may involve potential risks to patients. Avesis is not responsible for the outcome of any refractive surgery.

Only one co-pay applies to either frame or lenses.

Termination Provisions: Coverage will end on the earliest of: the date the policy ends, the date the employee's employment ends, or the date the employee is no longer eligible.

Using Out-Of-Network Providers

Members who elect to use an out-of-network provider must pay the provider in full at the time of service and submit a claim to Avesis for reimbursement. Reimbursement levels are in accordance with the out-of-network reimbursement schedule previously listed. Out-of-network benefits are subject to the same eligibility, availability, frequency of benefits, and limitation and exclusion provisions of the plan; and are in lieu of services provided by a participating Avesis provider. Out-of-network claim forms can be obtained by contacting the Avesis Customer Service Center, your group administrator or by visiting www.avesis.com.

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www.avesis.com/marketing | 1-800-522-0258