

**NEW ENGLAND POLICE
BENEVOLENT ASSOCIATION
HEALTH WELFARE TRUST**

Plan # 9724097

All Divisions



EyeMed Vision Care will be your provider for quality eye care services. EyeMed Vision Care's Network consists of private practicing optometrists, ophthalmologists, opticians, and optical retailers such as LensCrafters®, Pearle Vision®, Sears Optical®, Target Optical®, and JCPenney Optical®. Our eye care professionals are looking forward to meeting your vision care needs. We are confident you will find complete satisfaction in their services and products.

Receiving your vision benefit is as easy as visiting your EyeMed provider. To locate providers, call **1-866-299-1358** and use EyeMed's locator service or speak with an EyeMed Customer Service Representative or visit our website at www.enrollwiththeyemed.com/select.

A complete description of your vision care benefit is detailed in the box to the right.

Your EyeMed Vision Care Plan

Effective: January 1, 2011

Vision Care Services	Member Cost Network Provider	Out-of-Network Reimbursement
Frames:	\$0 Copay, \$100 Allowance; 20% off balance over \$100	\$50
Standard Plastic Lenses:		
Single Vision	\$10 Copay	\$42
Bifocal	\$10 Copay	\$78
Trifocal	\$10 Copay	\$130
Lens Options (paid by the member and added to the base price of the lens):		
Tint (Solid and Gradient)	\$0	\$12
UV Coating	\$0	\$12
Standard Scratch-Resistance	\$0	\$17
Standard Polycarbonate	\$40	N/A
Standard Anti-Reflective	\$45	N/A
Standard Progressive (Add-on to Bifocal)	\$65	N/A
Other Add-Ons and Services	20% off Retail Price	N/A
Contact Lenses (allowance covers materials only):		
Conventional	\$100 Allowance; 15% off balance over \$100	\$80
Disposables	\$100 Allowance; plus balance over \$150	\$80
Medically Necessary	\$0 Copay, Paid In Full	\$200
** LASIK and PRK Vision Correction Procedures:	15% off retail price OR 5% off promotional pricing	N/A
Frequency:		
Frames	Once every 24 months	
Standard Plastic Lenses	Once every 24 months	
Contact Lenses (in lieu of Standard Plastic Lenses)	Once every 24 months	



Additional Purchases and Out-of-Pocket Discount

Member will receive a 20% discount on remaining balance at Participating Providers beyond plan coverage, which may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed's Providers' professional services or disposable contact lenses.

Benefits are not provided for services or materials arising from: orthoptic or vision training; subnormal vision aids and any associated supplemental testing; aniseikonic lenses; medical and/or surgical treatment of the eyes; corrective eyewear required by an employer as a condition of employment, and safety eyewear unless specifically covered under the plan; services provided as a result of Workers' Compensation law; plano non-prescription lenses and non-prescription sunglasses (except for the 20% EyeMed discount); two pairs of glasses in lieu of bifocals; services or materials provided by any other group benefit providing for vision care. Benefit allowances provide no remaining balance for future use within same benefit period. Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next benefit period.

This insurance policy is for vision benefit only. Vision care insured by Fidelity Security Life – Kansas City, MO., and offered through EyeMed Vision Care, L. L. C. Administrative office: Mason, OH. This describes Certificate No. 9F145A. Underwritten by Fidelity Security Life. If New York employer group, Underwritten by Standard Security Life. The Certificate of Insurance is on file with your employer. Contact your employer to review a copy

Getting an eye exam is beneficial to your health!

Getting an eye exam is more than just testing your vision. Eye exams can assist in the early detection of vision conditions and health conditions such as:

- ✓ Glaucoma
- ✓ Diabetes
- ✓ Cataracts
- ✓ High Blood Pressure
- ✓ Astigmatism

That's why it's important to get an eye exam on a regular basis. Children need eye exams, too! Did you know the American Optometric Association recommends that children receive an eye exam as early as six months of age? Our nationwide provider network will be happy to assist you in servicing your vision care needs.

****LASIK and PRK Benefit**

EyeMed is pleased to provide all EyeMed Vision Care members with a laser vision correction benefit. EyeMed and LCA-Vision have arranged to provide this benefit to all EyeMed Vision Care members through the U.S. Laser Network. Members are entitled to a 15% discount on the usual and customary fees for LASIK and PRK procedures, or a 5% discount on any promotional pricing, whichever is the greater benefit. One easy phone call to **1-877-5LASER6** begins the process of using your benefit. No claim forms are needed, making it a hassle free process for members.

Continued Eyewear Savings

Your EyeMed benefit also provides for continued savings on additional eyewear purchases. After your initial benefits have been utilized, you are able to receive ongoing discounts on additional complete pair eyewear purchases at EyeMed provider locations, which result in discounts up to 40% off the retail price. See your EyeMed provider for details.

Contact Lens By Mail Program

You may order replacement contact lenses for competitive prices via the internet, and have the contacts mailed directly to your home. The service is for replacement contact lenses only, and your core benefit allowance or discount will not apply to the service. Your initial pair of contact lenses must still be purchased from your eye care provider to ensure proper fit and follow-up care. Simply visit www.eyemedvisioncare.com for details and a link to the order site. Check with your participating EyeMed provider for services and selection at www.eyemedvisioncare.com.