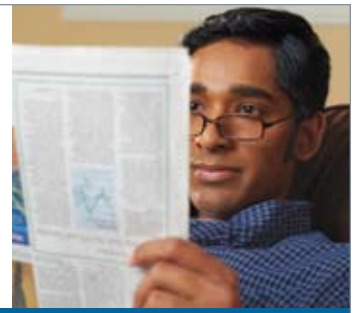


How to calculate your frame benefit



- ▶ Members receive an allowance to be applied toward the retail purchase price of the frames they choose from any network provider — at both private practice and retail locations! Members can control exactly how much they want to spend on their frames with no guesswork or need for their doctor to determine the price.
- ▶ Many providers will also offer an additional discount off any overage on the frame prices if the member chooses a frame that exceeds his or her allowance.*

We've simplified our frame benefit to make it easier to understand and see the savings.

Understanding exactly how much you will pay is easy. Since the frame allowance is applied to the retail price of the frame, there is no need to estimate how much you have to spend. If the frame costs less than the allowance, you have no additional out of pocket expense, other than applicable copay. If you select a frame that costs more than your allowance, you would be responsible for the additional amount above the allowance, plus any applicable copay, less any additional discount available from selected providers.*

Example:

Sally selects frames that cost \$149.00. She has a retail frame allowance of \$130.00. We have negotiated with the provider to offer a 30% discount on material costs above the frame allowance. So, Sally pays \$13.30 for the cost of her frames plus any copay.*

Cost of frames	\$149.00
Less the retail frame allowance	-\$130.00
SUBTOTAL	\$19.00
*Less 30% additional off the difference	-\$5.70
TOTAL COST FOR FRAMES	\$13.30

The retail frame allowance is applied to any frame you would like to purchase at our network locations. There are no limitations to certain collections or special selections of frames. Just go to a network provider, shop for what you like, and apply the frame allowance to the cost. It's that easy.

We put the power to choose in our members' hands.

*30% Discount available at participating network provider locations.

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