What is Vision by Design? It's a managed vision care program combining unlimited choice with high quality and significant value. Vision by Design is underwritten by Companion Life Insurance Company. The provider network, customer service and claim administration is through EyeMed Vision Care.

**Extensive Provider Network**

Unlike other programs that may restrict provider options, Vision by Design offers a nationwide network of convenient, accessible options for eye care. Companion Life, in association with EyeMed Vision Care, offers easy access to thousands of conveniently located vision care providers including optometrists, ophthalmologists, opticians and many leading optical retailers, such as LensCrafters, Target Optical, Sears Optical and Pearl Vision locations.

- Access to more than 35,000 vision care providers at 18,000 convenient locations nationwide
- Evening and weekend hours at many locations
- Choice of thousands of fashionable, designer frames
- No appointment necessary, and service in “about an hour” in most locations

**Quality Vision Care** - EyeMed has a firm commitment to quality and patient satisfaction. All EyeMed Vision Care providers must meet National Committee for Quality Assurance (NCQA) credentialing standards. Providers are monitored through EyeMed's Quality Assurance Program and re-credentialing process.

**Quality Products** - Vision by Design members have unlimited choice of available eyewear products. Our members are free to select from any available frame including designer frames by Luxottica, such as Vogue, Brooks Brothers, Anne Klein, and many more.

**Superior Value** - Members enjoy savings of up to 40% off retail prices, with continued savings after the initial benefits have been used.

**Service Excellence** - EyeMed focuses on delivering service excellence throughout all areas of program administration, featuring call center representatives available seven days a week, including evenings. They combine innovative solutions with the most current technology to enhance the administrative experience for both clients and members. Premium Contact Lens Fitting - all lens designs, materials and specialty fittings other than Standard (ex.: toric, multifocal, etc.). Complete pair of eyeglasses: frames, lenses, and lens options purchased in the same transaction; once in a 12 month period defined by last date of service. Contact Lenses are in Lieu of EyeGlass Lenses.

**Companion Life’s Vision by Design**

Additional Discounts: Members will receive a 20% discount on items not covered by the plan at network Providers, which may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed Provider's professional services, or contact lenses. Retail prices may vary by location.

Members also receive a 40% discount off complete pair of eyeglass purchases (frames, lenses, and lens options purchased in the same transaction) and a 15% discount off conventional contact lenses once the funded benefits have been used. After 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.eyemedvisioncare.com](http://www.eyemedvisioncare.com). The contact lens benefit allowance is not applicable to this service.

Laser vision correction (Lasik or PRK) savings of 15% off retail or 5% off promotional price nationwide.

*Since Lasik or PRK vision correction is an elective procedure, performed by specially trained providers, this discount may not always be available from a provider in your immediate location. For a location near you and the discount authorization, please call 1-877-5LASER6.*
Overview of Vision by Design Plans:

Vision Essentials (Exam + Discount) Provides members with a paid in full exam and substantial point of sale discounts for frames, lenses and contact lenses. Discount applies when a complete pair of eyeglasses is purchased; otherwise the discount is 20% off the retail price. Choice of copay available for the exam, and material purchases are unlimited.

Lense Providers are given the freedom to recommend whichever lens brands or options they believe offer the best ocular clarity. They are also free to choose any fabrication laboratory, assuring quality service and convenience. Vision by Design provides total flexibility to choose eyeglass frames that meet any taste, need, or lifestyle. You may choose from any frame available at your provider location. Most providers carry frames by Luxottica, the world leader in eyeglass design and manufacturing. The Luxottica collection of eyewear includes the most reputable and prestigious names in the optical fashion world.

Vision Select includes Out of Network benefits. Out of Network claim forms may be obtained by printing a copy from the EyeMed web site or by calling EyeMed’s Customer Care Center. Simply pay in full at the time of service and then submit the claim form and receipts to EyeMed for reimbursement.

Plan Limitations/Exclusions

- Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing.
- Aniseikonic lenses
- Medical and/or surgical treatment of the eye, eyes, or supporting structures
- Corrective eyewear required by an employer as a condition of employment, and safety eyewear unless specifically covered under plan
- Services provided as a result of any Workers Compensation law
- Plano non-prescription lenses and non-prescription sunglasses (except 20% discount)
- Services or materials provided by any other group benefit providing for vision care
- Two pair of glasses in lieu of bifocals

This summary contains only a brief description of the benefits. It is not the contract. Rates and provisions are subject to change. Actual coverage is subject to the terms and conditions of the contract when it becomes effective, and actual contract language will be reflected in each employee’s Certificate of Coverage.