

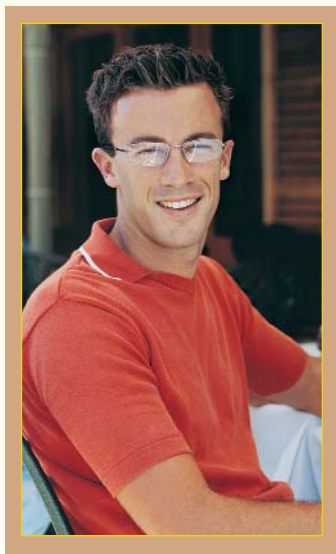
Get More Value With Your SafeGuard Vision Plan



Vision Plan Highlights

- Ultraviolet lens protection is covered at 100%
- Non-standard* lens credits are available when purchased from an in-network provider
- 15% LASIK surgery discount at any TLCVision Advantage Network location

*See the reverse side of this flyer for more information on standard and non-standard benefits.



Maximize Benefits By Going "In-Network"

Receive services from a SafeGuard network provider and get the most value your plan has to offer

- Standard lenses are covered at 100%
- Save more on frames and contact lenses by using in-network allowances
- Additional 20% discount on non-standard eyeglass purchases
- No claim forms - network providers will file claims for you

Out-of-Network Option

You have the freedom to choose any licensed vision care professional or you can save on out-of-pocket costs by receiving services from a SafeGuard contracted vision care professional.

To use your out-of-network benefits, just make an appointment with the eye care professional of your choice. Each time you receive treatment, a claim must be filed with SafeGuard. Once the form is filed and processed, you will receive an Explanation of Benefits that details how your plan benefits were applied along with your reimbursement check.

Examples of In-Network Savings**

Eyeglasses

Exam:	\$ 75
Your exam co-pay:	\$ 10
Amount you owe:	\$ 10

Frame:	\$150
Less your allowance:	\$130
Amount over allowance:	\$ 20
Less 20% discount:	\$ 4
Amount you owe:	\$ 16

Standard Single Vision Lenses:	\$ 75
Your materials co-pay:	\$ 10
Amount you owe:	\$ 10

Total amount you owe: \$ 36

You save \$264 on a pair of glasses!

Elective Contact Lenses

Exam:	\$ 75
Your exam co-pay:	\$ 10
Amount you owe:	\$ 10

Fitting Fee:	\$ 50
Lenses:	\$135
Less your allowance:	\$120
Amount you owe:	\$ 65

Total amount you owe: \$ 75

You save \$185 on contact lenses!

**This example is based on sample costs from your area and do not represent the actual costs.

See the back of this flyer for more information about your new plan.

You Have Questions. We Have Answers.

What are "standard" lenses?

SafeGuard considers lenses made from glass or CR-39 plastic material as standard lenses. These lenses can be single vision, bifocal (FT-25, FT-28, Round), trifocal (7x25, 7x28) or lenticular. As long as they are not customized with any add-on features like coatings or tints they are covered at 100%. If you do want your lenses customized, your standard lenses will be covered at 100% and a 20% discount will be applied to the purchase of the add-on feature. (See your Summary of Benefits for complete details.)

Other "standards" (covered at 100%) when purchased in-network include UV coatings and single vision polycarbonate lenses for children under 18 years of age.

Why is Ultraviolet protection important?

Research has confirmed that Ultraviolet (UV) rays are extremely damaging to the eye and the importance of protection from this hazard cannot be minimized.

To protect the eyes, a coating is applied to eyeglass lenses that block these UV rays, reducing the risk of developing a serious eye condition. This doesn't mean you'll be wearing sunglasses ... the UV coating is barely noticeable ... but your eyes will be protected.

How can I find a SafeGuard contracted vision care professional?

You will receive a Participating Provider Directory with your enrollment kit where contracted providers are listed. Or, you can access the most up-to-date information from our website (www.safeguard.net) by clicking on "Dental & Vision Directories".

How do I file a claim?

If your eye care professional prefers that you file the claim, mail a completed claim form to:

**SafeGuard
PO Box 8100
Laguna Hills, CA 92656-8100**

Downloadable claim forms are also available on SafeGuard's website at www.safeguard.net. Check your Certificate of Insurance for complete instructions on how to file a claim.

Who can I contact if I have other questions?

Your Human Resource Department can help you with questions specific to your organization's requirements. If you have questions about your SafeGuard plan, contact Member Services at 800.880.1800 or you can email Member Services at web.mem.serv@safeguard.net.

Online Access to Your Member Information ...

SafeGuard's interactive website provides you the access to find a provider, order an ID card, print your plan, confirm eligibility and check claim status---free of charge! To register for this service, just go to www.safeguard.net and click on the "Login" button at the lower left of the screen and then select "Register Here".
