

Open Enrollment Benefits for NMPSIA





Everyone Needs Vision Care



79% of Americans use some form of vision correction¹

93M adults are at high risk for serious vision loss, but only half visited an eye doctor in the past 12 months.²



Women are at a higher risk for developing age-related macular degeneration and thyroid eye disease³

The risk of dementia is 2-5x greater in visually impaired elderly women⁴

Pregnant women with diabetes are at a higher risk of developing diabetic retinopathy⁵



In the U.S., 1 in 4 children has a vision disorder that requires diagnosis and treatment by an eye doctor⁶

Childhood visual impairment is associated with **developmental delays**, lower educational attainment, and the need for special education and for vocational and social services.⁶



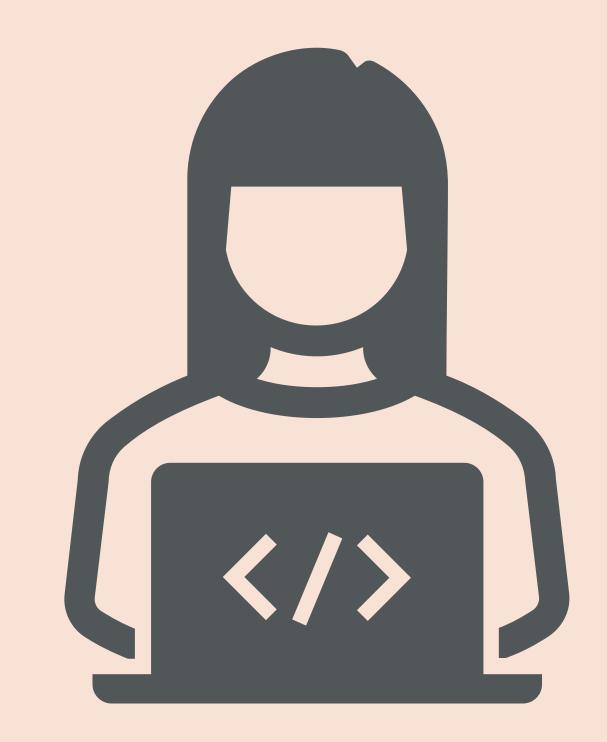
¹The Vision Council Releases Consumer inSights Q1 2022 Report. (May 11, 2022) ²Fast Facts About Vision Loss. (Dec. 19, 2022). Centers for Disease Control and Prevention. ³The roles of sex and gender in women's eye health disparities in the United States, Society for Women's Health Research Women's Eye Health Working Group (Published online 2021 Oct 20) ⁴Is Visual Impairment a Risk Factor for Dementia in Women? By Lynda Seminara. Selected and Reviewed By: Neil M. Bressler, MD, and Deputy Editors, Journal Highlights, JAMA Ophthalmology, June 2020 ⁵How Pregnancy Impacts Your Vision, March 18, 2023. https://opto.ca/eye-health-library/how-pregnancy-impacts-your-vision ⁶American Optometric Association. (Aug. 18, 2022). Keeping Children's Vision in Focus. Retrieved March 2, 2023

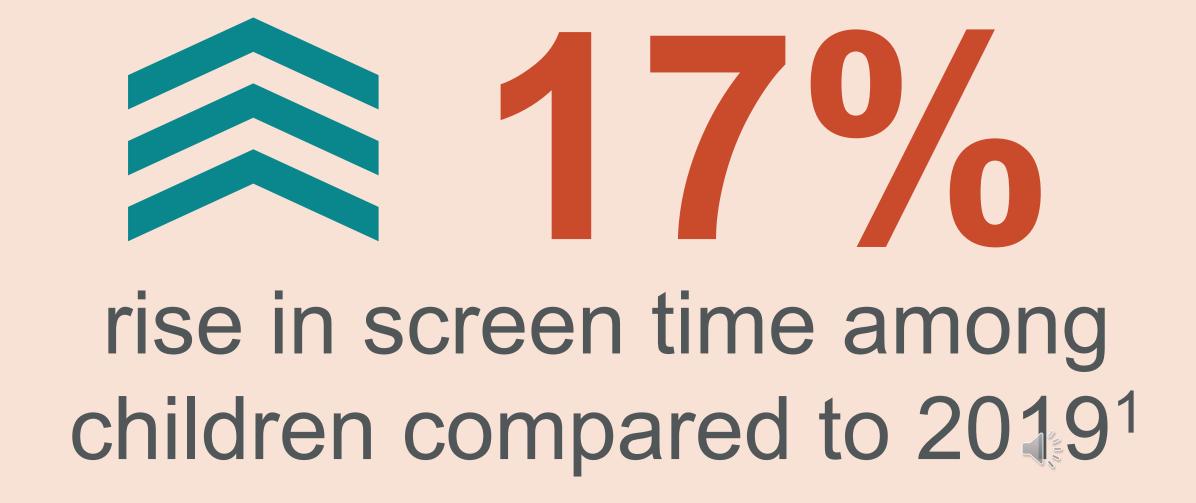


The Costs Are High

The economic cost of major vision problems in the U.S. is estimated to increase to \$373 billion by 2050²

Pediatric myopia is a mounting issue, pointing to concerns around screen time¹





^{2.} Fast Facts About Vision Loss. (Dec. 19, 2022). Centers for Disease Control and Prevention. Retrieved Feb. 13, 2023.



^{1.} American Optometric Associations. (Aug. 18 2022) Keeping Children's Vision in Focus, Retrieved March 2, 2023.

Eye Health is Essential to Overall Health

Vision care is important in "whole person" healthcare.

Early detection of chronic health conditions through a routine vision exam can lead to earlier treatment, better outcomes and lower costs.

Management of vision medical / surgical spend optimizes care and drives value to health plans and states.

Early **Graves Disease** Herpes Zoster Detectability

Less Impact

Lyme Disease

Advanced

Pseudotumor Cerebri Sjogren's Disease

Significant Impact

High Cholesterol Rheumatoid Arthritis Sarcoidosis **Juvenile Rheumatoid Arthritis**

Glaucoma Cataract

Age-Related Maculopathy

Diabetic Retinopathy

Hypertensive Retinopathy

Multiple Sclerosis

Toxicity Hypertension

Cardiovascular Disease

Greatest

Impact

Tumors

Crohn's Disease

Diabetes Lupus

AIDS

Sickle Cell Anemia

Impairment Severity Low

High

SOURCE: Mukamal, R., Reviewed by Taylor, R.J. (Apr. 29, 2022). 20 Surprising Health Problems an Eye Exam Can Catch. American Academy of Ophthalmology. Accessed & retrieved Feb. 14, 2023.



Exams and Eyeglass Lenses

Benefit Type	In-Network Coverage	Out-of-Network Reimbursement	Frequency
Eye examination (one per frequency) • Comprehensive exam of visual functions and prescriptive corrective eyewear	Covered after a \$10 copay	Covered up to \$35 allowance	Every 12 months
Standard corrective lenses • Single vision • Lined bifocal • Lined trifocal • Lenticular	Covered after materials \$15 copay	Covered up to: \$25 allowance \$40 allowance \$55 allowance \$80 allowance	



Eyeglass Frames

Benefit Type	In-Network Coverage	Out-of-Network Reimbursement	Frequency
Covered-in-full frames	Any Fashion, Designer or Premium tier frame from the Davis Vision Exclusive Collection (retail value, up to \$195)		
Frame allowance •20% off the balance when a frame choice exceeds the allowance. Available from all in-network providers.	Covered up to: \$150 allowance	Covered up to: \$35 allowance	Every 12 months
Visionworks frame allowance	Covered up to \$200 allowance from a Visionworks location	—	



Contact Lenses

Benefit Type	In-Network Coverage	Out-of-Network Reimbursement	Frequency
Fitting and evaluation (Exclusive Collection)	Covered-in-full	-	
Exclusive Collection contacts	Covered-in-full, up to: 2 boxes / multi-packs 4 boxes / multi-packs		
Fitting and evaluation (Non-Collection)	Standard and premium: 15% discount		Every 12 months
Contact lens allowance	Covered up to: \$110 allowance	Reimbursed up to: \$110 allowance	
Medically necessary	Covered-in-full (with prior approval)	Covered up to: \$210 allowance	



Lens Upgrades and Coatings

Benefit Type	In-Network Coverage	Out-of-Network Reimbursement	Frequency
Tinting of plastic lenses	Covered		
Scratch-resistant coating (standard / premium)	Covered / \$30		
Polycarbonate lenses (adults / children)	\$30 / covered		
Ultraviolet coating	\$12		
Anti-reflective coating (standard / premium / ultra / ultimate)	\$35 / \$48 / \$60 / \$85		
Progressive lenses (standard / premium / ultra / ultimate)	\$50 / \$90 / \$140 / \$175	_	Every 12 months
Digital single vision lenses	\$30		
Blue light filtering	\$15		
Polarized lenses	\$75		
Plastic photochromic lenses	\$65		
Scratch protection plan (single vision / multifocal lenses)	\$20 / \$40		



Additional Benefits and Discounts

Benefit Type	Details	
Additional discounts on glasses and sunglasses	50% off additional pairs of eyeglasses and sunglasses at Visionworks and 30% off at other participating providers on the same transaction. Otherwise, 20% off the provider's usual and customary rate may be available. Contact lenses may be available at a 10% discount.	
Laser vision correction (LASIK)	Savings of 20% - 35% off the national average price of traditional LASIK are available at over 800 locations across our nationwide network of laser vision correction providers.	
Hearing aid discounts	A National Hearing Network of hearing care professionals, featuring Your Hearing Network, offers Devis Vision members discounts on services, hearing aids and accessories. These discounts should be verified prior to service.	
Breakage warranty	All eyeglasses come with a breakage warranty for repair or replacement of the frame and/or lens for a period of one year from the date of delivery. The one-year breakage warranty applies to all plan-covered eyeglasses (i.e., all spectacle lenses, Davis Vision Exclusive Collection frames and national retailer frames, where our Exclusive Collection is not displayed). Warranty does not applied to Glasses.com.	



THE EXCLUSIVE COLLECTION

Inclusive & Stylish Frames for Every Face

We're adding 44 elevated private label frames to our one-of-akind collection, bringing to our members an even more eclectic blend of styles that fit a wider range of faces and preferences

















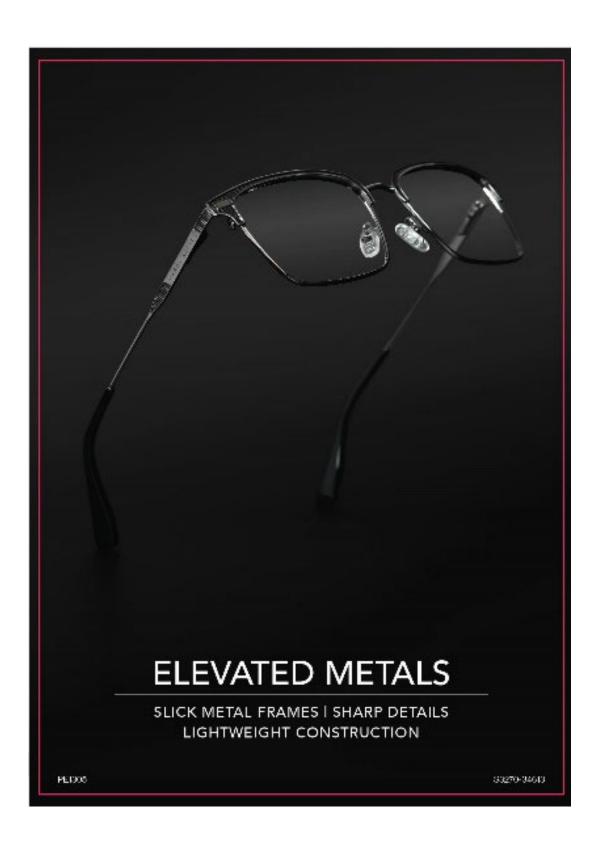




The Collection Goes Green 🥟

New RECIRCUL8 sustainable frames made of bio-acetate and recycled stainless steel appeal to purpose-led, eco-conscious consumers











Covered Contact Lenses for Members

Available to members in lieu of eyeglasses

Plans allow for freedom of choice from a variety of contact lens brands

1-day Acuvue[®] Moist [®]

Acuvue[®] 2

Acuvue ® Oasys®

Biofinity[®]

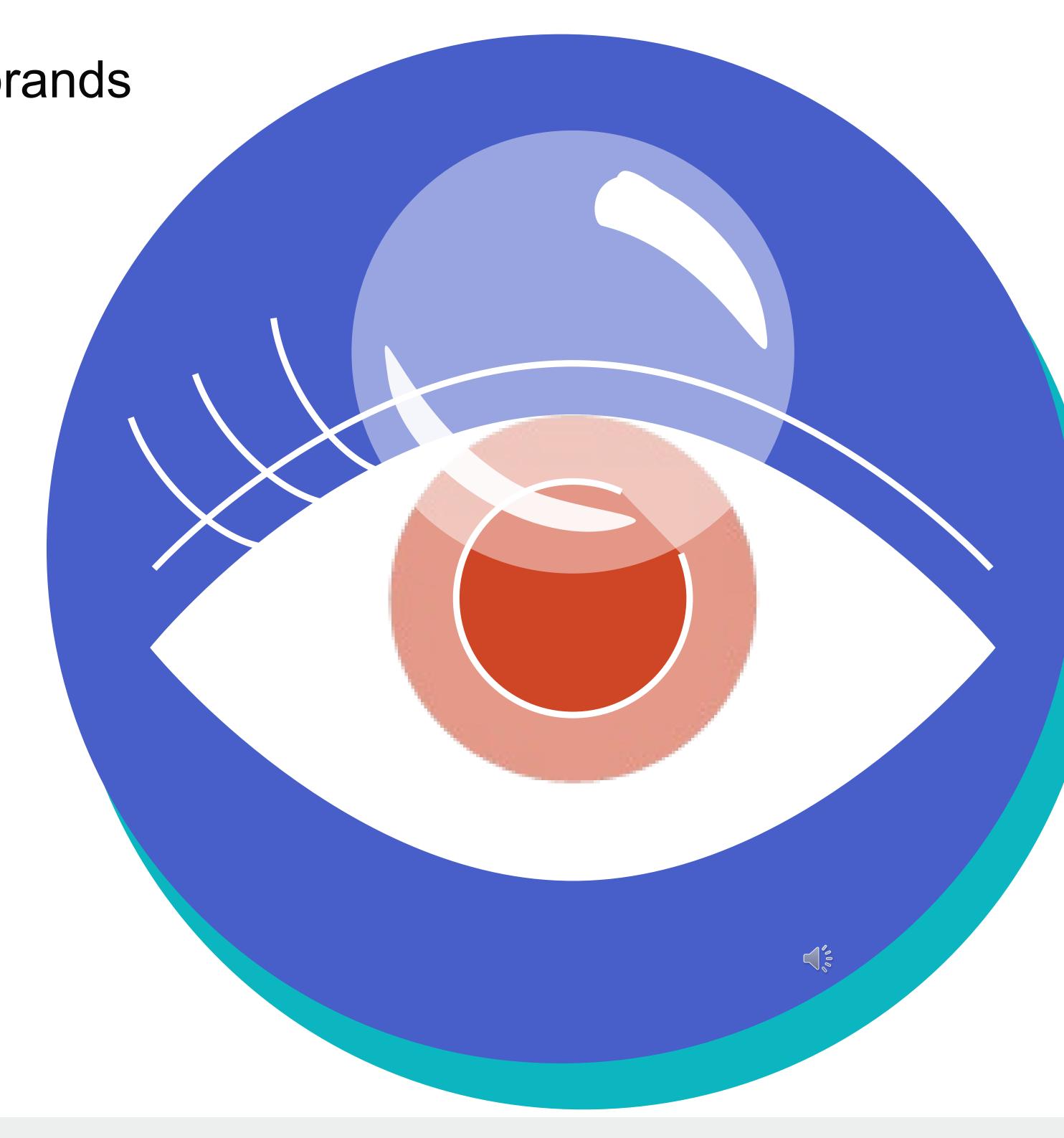
Biofinity® Toric

Clearsight[™] 1-day

Frequency® Aspheric

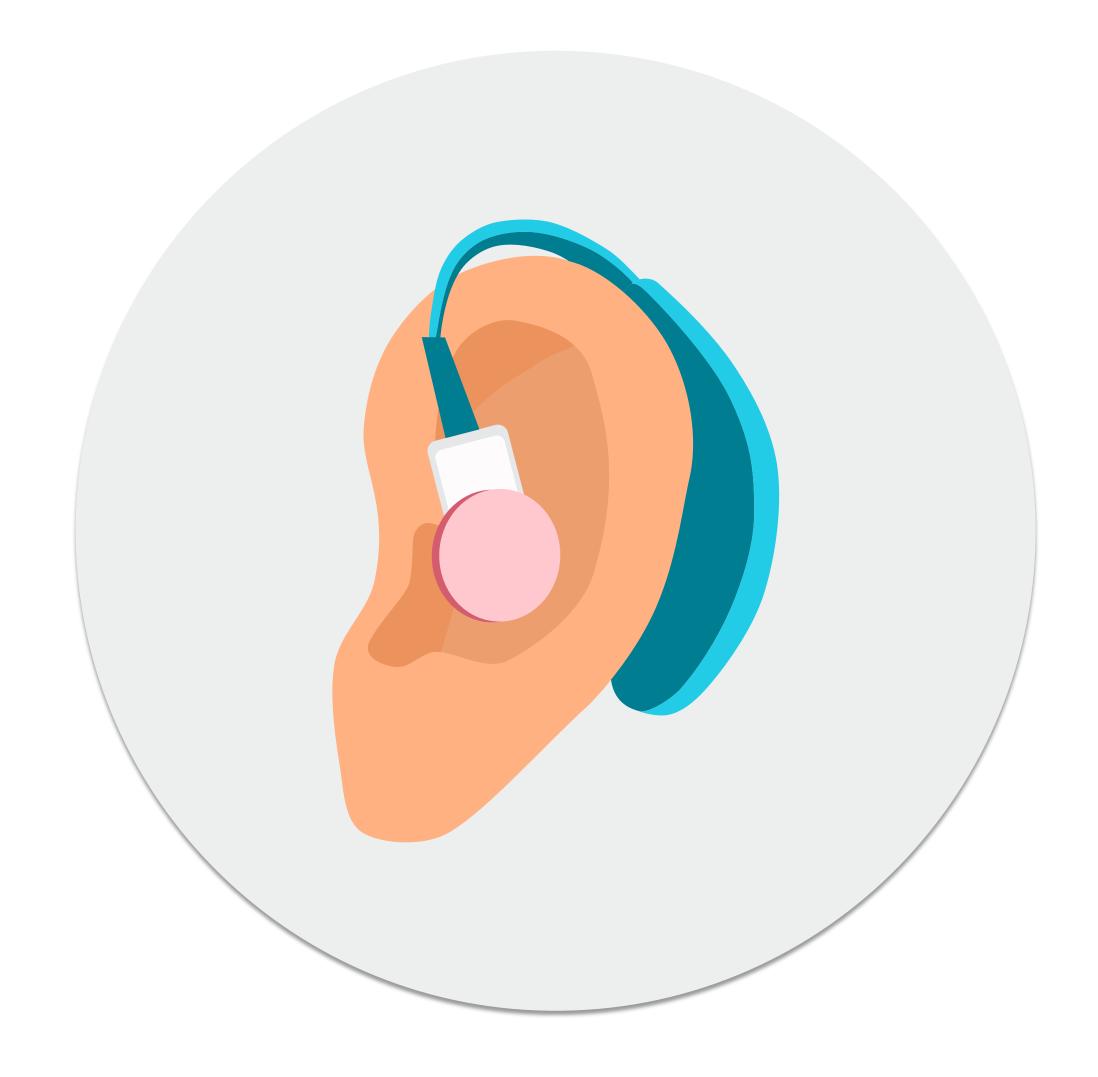
Acuvue ® Oasys® for Astigmatism

Acuvue ® Oasys® for Presbyopia





LASIK & Hearing Aid Discounts



Hearing Health Care Program

Members have access to Your Hearing Network for a savings of up to 40% off national average selling prices for brand name hearing aids.



LASIK Service Discounts

Members have access to the QualSight network of LASIK eye care professionals. LASIK is performed on both eyes and completed within minutes.





Creating and Accessing Your Member Account

Our website gives you quick access to your vision benefits information. Member account information is shared by all covered family dependents. Your member account includes useful tools allowing you to access your member ID card, find in-network eye care professionals, and view your list of benefits.

Step 1

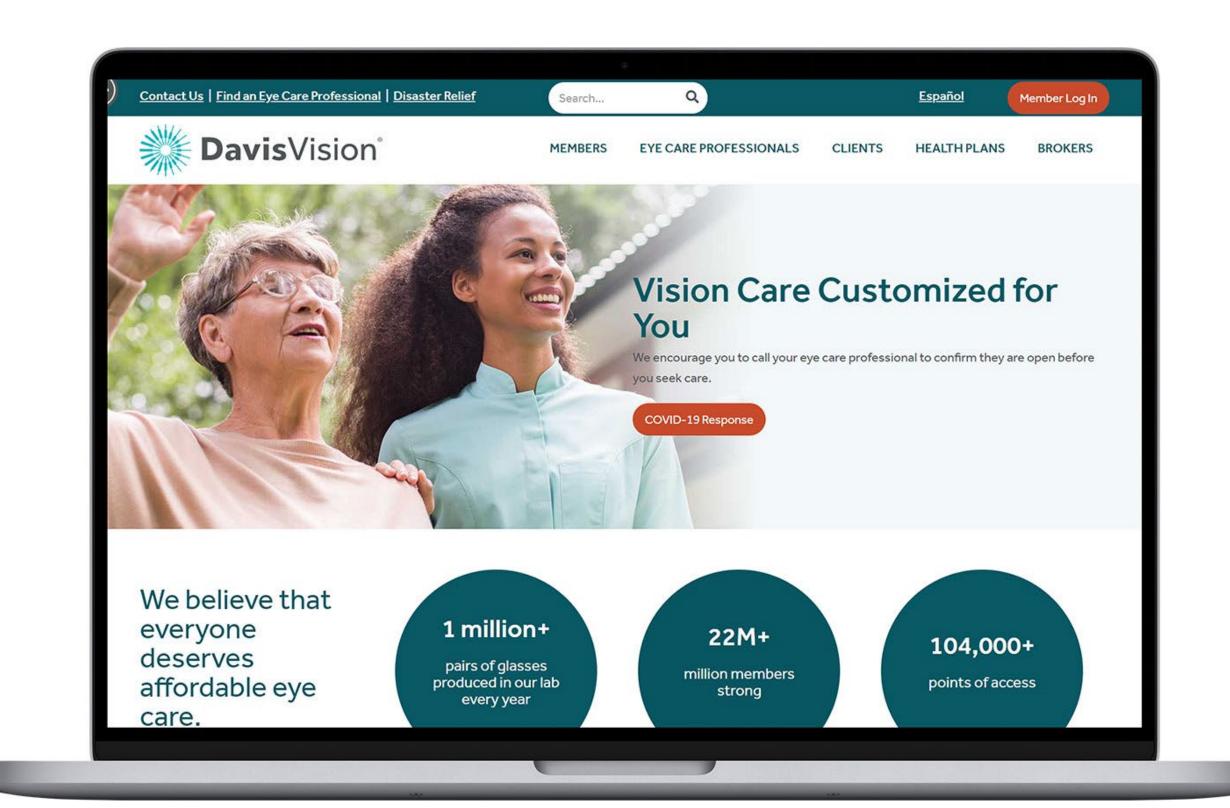
From any page on **davisvision.com**, select "Member log in" from the navigation.

Step 2

If you have already set up your account, enter your username and password. Otherwise, click "Register new account."

Step 3

From the member registration page, the primary policy holder can set up an account with their own username and password and have immediate access to the secure member area of the website.





Have Questions?

We Have Answers!

Join Us Online

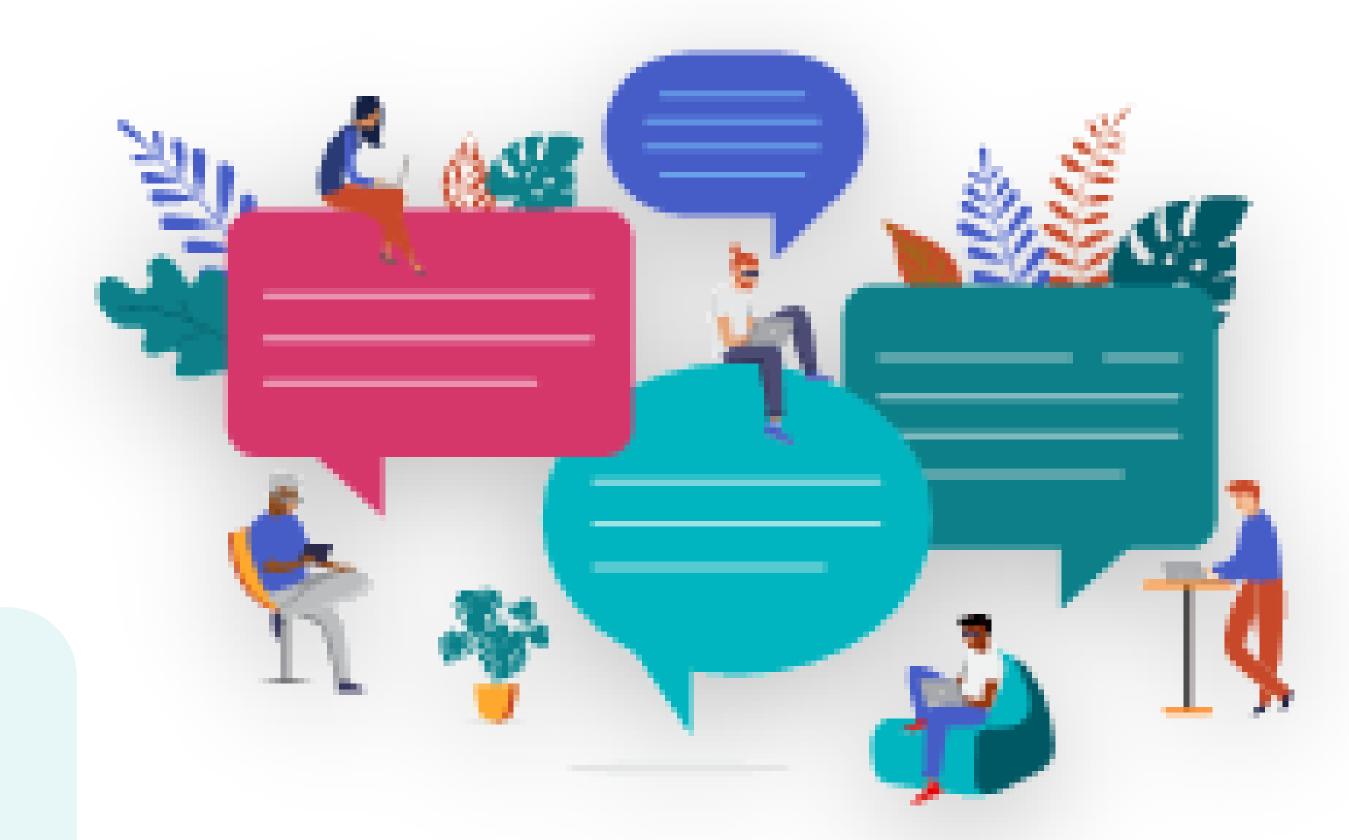
Visit: davisvision.com/members Use your client code: 3066

- Benefit summaries
- Eye care professional locator
- Explore the Exclusive Collection of frames
- Brief educational videos
- Frame try-on tool

Give Us a Call

Call: 1 (800) 999-5431 Use your client code: 3066

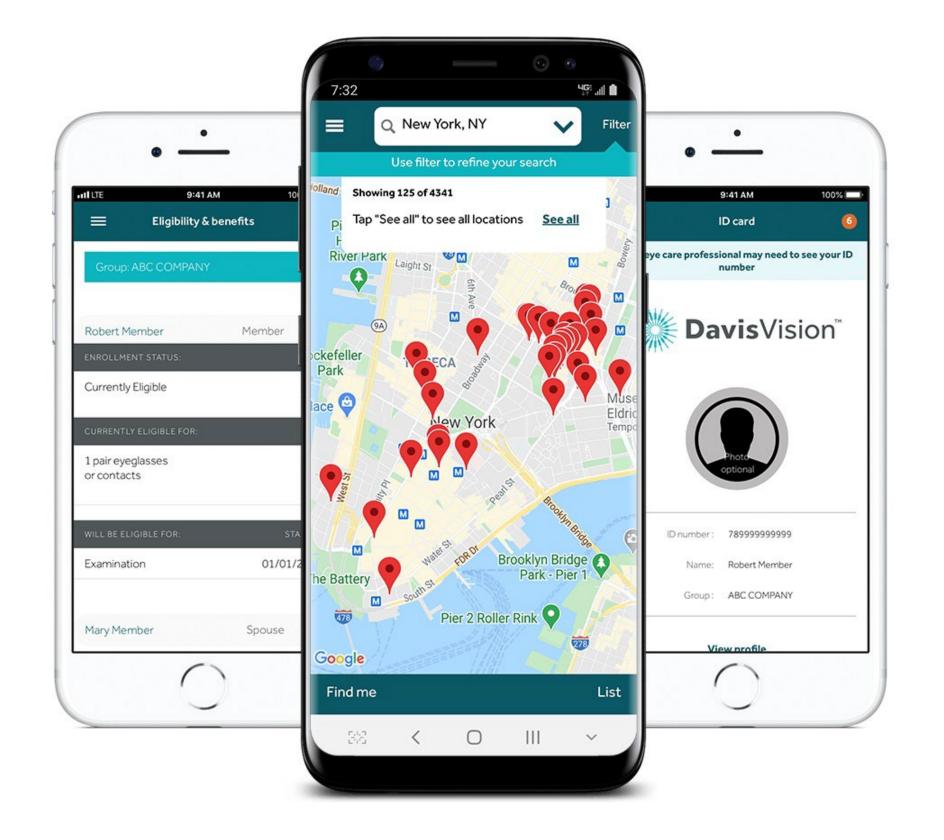
- Live U.S.-based support (MT):
 - Monday Friday 6 a.m. 6 p.m.
- Automated service available 24/7





Full-Featured Mobile App and Portals

App Feature*	Davis Vision	National Carrier 1	National Carrier 2
Member ID card			
Benefit description and eligibility			
In-network eye care professional finder			
Tools for mobile use			
Available for iOS and Android			
Eye care professional search filters			
Integrated maps and directions			
LASIK professional finder			
Out-of-network claim submission			
Vision health resources			
Simple user interface and navigation			
Badge alerts			
Fingerprint login			







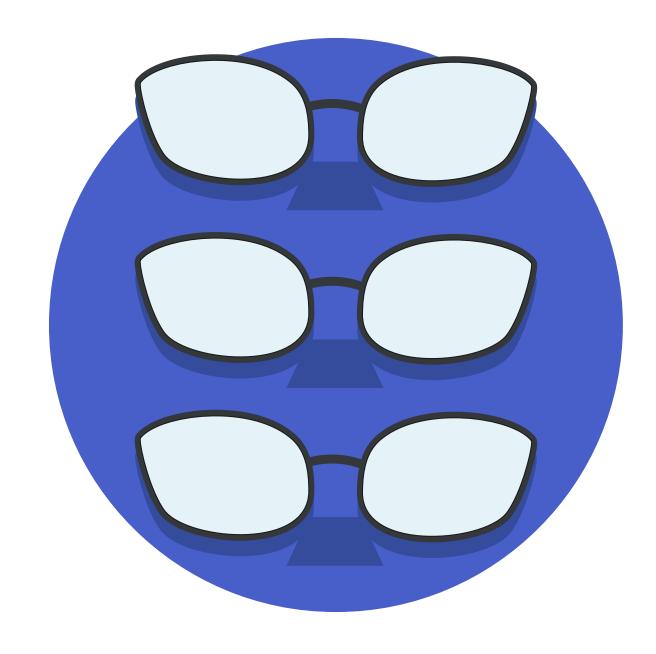


Members can also access their account online.



Eyewear Options for the Whole Family*

Quality Vision Care at Cost-Effective Prices



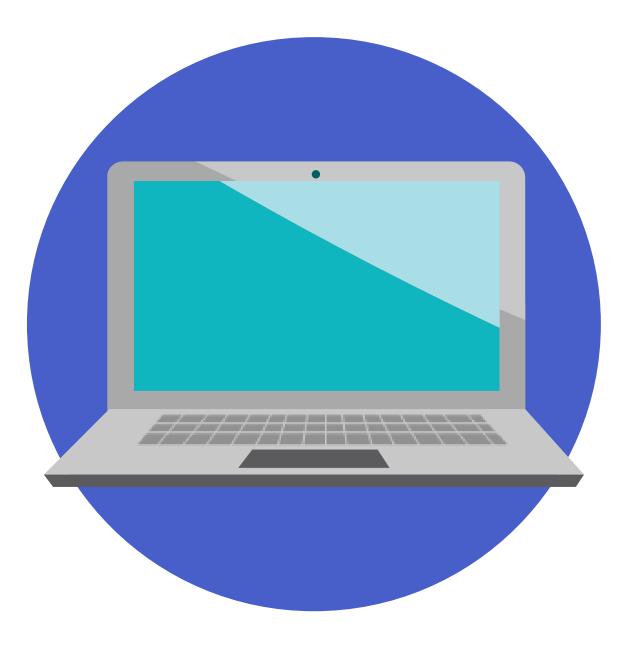
With the Exclusive Collection of frames, members can receive fully-covered frames of up to \$195 in value.



Members can also have a \$150 allowance toward an ECP-supplied frame.



If shopping at Visionworks, members can receive a larger frame allowance of \$200 versus \$150.



Members can buy eyewear online from Befitting.com, Glasses.com, Visionworks.com, and 1-800 Contacts.





Online Retailers

Bringing an Online Retail Experience and a Wide Product Selection

1800 contacts®

1-800 Contacts is one of the most recognized online contact lens retailers in the industry. They have an established reputation for their customer service.

befitting

Befitting.com has artificial intelligence-driven tools to find the perfect pair of eyeglasses with personalized, curated recommendations. Shop for single and progressive lenses, prescription sunglasses, and advanced blue light blocking lenses. Free shipping and returns are also included.

GLASSES.COM

Glasses.com is one of the most trusted online stores for popular eyewear brands, including prescription glasses and sunglasses.

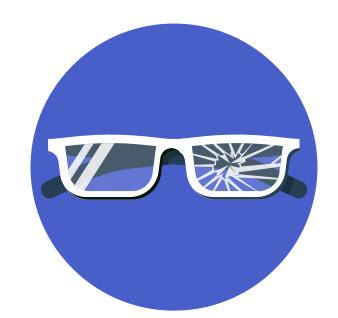


Look up your benefits and see the savings on thousands of different frames and contact lenses as you shop.

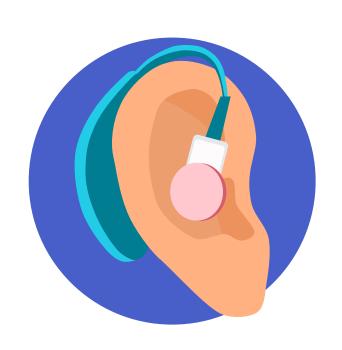




Wrapping It All Up



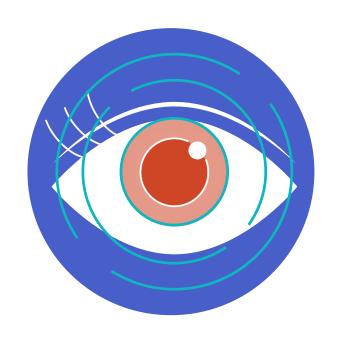
Accidents happen, and we have them covered. All glasses covered by a plan come with a free one-year breakage warranty.



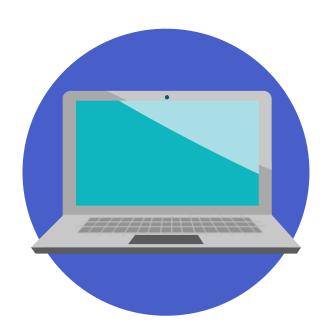
Save on hearing aids, warranties and batteries with special discounts from Your Hearing Network.



50% off 2nd pair of glasses at Visionworks, 30% off 2nd pair at another in-network location or an enhanced Visionworks allowance¹.



Get discounted LASIK procedures through QualSight and discounted hearing aids through Your Hearing Network.



Order eyewear from the comfort of anywhere with online retailers including Glasses.com, 1-800 Contacts, and Visionworks.

Member Support Options

Online

Website: davisvision.com/member

Client code: 3066

Phone

Number: 1 (800) 999-5431

Client code: 3066

Online Features

- Benefit summaries
- Eye care professional locator
- Explore the Exclusive Collection of frames
- Brief educational videos
- Frame try-on tool

Hours of Operation

- Live U.S.-based support (Mountain Time):
 - Monday Friday 6 a.m. 6 p.m.
- Automated service available 24/7





Davis Vision by Versant Health®

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Davis Vision, Inc. ("Davis Vision"), a New York corporation. Davis Vision is part of the MetLife family of companies. Like most group benefit programs, benefit programs offered contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact Davis Vision or your plan administrator for costs and complete details.

