



GALLAGHER KOSTER

Enrolling in a quality vision care program is an important decision. That's why **GALLAGHER KOSTER** chose EyeMed Vision Care as your vision care vendor. Make vision care part of your annual health care program at any one of EyeMed's thousands of provider locations nationwide. Choose from private practitioners and leading optical retailers offered through the EyeMed ACCESS panel.

It's easy to locate a provider:

- Call 1-866-559-5252
- Visit www.eyemedvisioncare.com

Enroll today for an affordable way to help ensure a lifetime of healthy vision.

LENSCRAFTERS™

PEARLE VISION™

SEARS
Optical

OPTICAL™

JCPenney
jcp.com

PRIVATE PRACTITIONERS

Vision Care Services	Member Cost	Out-of-Network Reimbursement
Exam with Dilation as Necessary	\$5 off routine exam \$10 off contact lens exam	N/A
<i>Complete pair of glasses Purchase*: Frame, lenses and lens options purchased in same transaction to receive full discount.</i>		
Frames (Any available frame at provider location)	35% off retail price	N/A
Standard Plastic Lenses:		
Single Vision	\$50	N/A
Bifocal	\$70	N/A
Trifocal	\$105	N/A
Lens Options:		
Tint (Solid and Gradient)	\$15	N/A
UV Coating	\$15	N/A
Standard Scratch-Resistance	\$15	N/A
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 (discount covers materials only):		
Conventional	15% off retail price	N/A
Disposable	0% off retail price	N/A
LASIK and PRK Vision Correction Procedures:	15% off retail price OR 5% off promotional pricing	N/A
Frequency:		
Exam	Unlimited	
Frames	Unlimited	
Standard Plastic Lenses or Contact Lenses	Unlimited	

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.

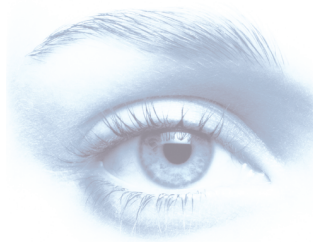
Benefits are not provided for services or materials arising from: orthoptic or vision training; subnormal vision aids and any associated supplemental testing; aniseikonic lenses; medical and/or surgical treatment of the eyes; corrective eyewear required by an employer as a condition of employment, and 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 (does not apply to Primary Plan members); 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.

*The scheduled discounts are only available when a complete pair of glasses is purchased. Items purchased separately will be discounted 20% off of the retail price.

Value Added Features:

In addition to the health benefits your EyeMed program offers, members also enjoy additional, value-added features including:

- **Laser Vision Correction:** Save 15% off the retail price or 5% off the promotional price for LASIK or PRK procedures.
- **Replacement Contact Lenses Online:** As an added convenience, members can order replacement contact lenses directly online.



PROMOTING
VISION
WELLNESS

EyeMed

VISION CARE®

Vision Wellness for All

Your vision wellness program gives you affordable eye care with the convenience you deserve.

Eye Health Equals Better Health

Regular eye exams do more than just measure your eye sight. They can detect serious eye diseases early, allowing for more proactive treatment. What most people don't realize is that eye examinations can also reveal the early signs of serious illnesses like diabetes, heart disease and high blood pressure.

Savings All Year Long

EyeMed's program includes discounts on all your eyewear purchases, even after you've used your primary benefit. Whether buying additional pairs of glasses or just stocking up on supplies like cleaning cloths, you never have to pay full price for vision care needs.

Convenience That Counts

As an EyeMed member, you get the convenience your lifestyle demands. You can use your benefits at thousands of private practice and retail-affiliated providers across the country, most with evening or weekend appointments available. And with the nation's top optical retail brands on the panel, high quality eye care is located where you live, work and shop. We back this up with a Customer Care Center available seven days a week to respond to your questions.

If you haven't already scheduled your yearly eye exam, find a doctor today by visiting www.eyemedvisioncare.com.

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