

| Eyetopia Benefits | | |
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| Eyetopia provides two vision benefits each eligibility period. You may have the opportunity to maximize your Eyetopia benefits by coordinating benefits with your Health Insurance coverage. | | |
| BENEFIT ONE ² (choose either one of the following 2 options every 12 months): | | Allowance |
| 1. Refractive Exam. One routine vision exam. | | N/A |
| 2. Coverage toward medical eye exam co-pay or other services or materials. ² | | \$65.00 |
| BENEFIT TWO (choose only 1 of the following Vision Correction Options) Eyetopia provides you with 3 options for correcting your vision every 12 months. ³ | | Co-pay ¹ |
| 1. Prescription Lenses ^{3,4} Single Vision, Bi-focal or Tri-focal lenses | | None |
| • Progressive (no line multifocal) lenses that retail for up to \$219. | | None |
| • Progressive (no line multifocal) lenses that retail for more than \$219. | | \$219.00 |
| • Lens Materials: polycarbonate, Trivex®, 1.60 or 1.67 index plastic. | | None |
| • Basic Coating (ultraviolet protection and scratch resistant coating) | | None |
| • Mid-Level Anti-Reflective Coatings that retail up to \$99. | | None |
| • Premium Anti-Reflective Coatings that retail for \$100 or more. | | \$60.00 |
| • Premium blue light blocking lenses or premium blue light blocking anti-reflective coating. | | \$50.00 |
| • Tint (Solid and Gradient) | | \$12.00 |
| • Photochromic or polarized lens upgrade | | \$90.00 |
| ♦ Medically necessary spectacles for Aniseikonia or Amblyopia. ⁵ | | \$400.00 |
| ♦ Anti-Fatigue lenses. | | None |
| ♦ Frame: The member may select any frame on display and is responsible for any amount exceeding the allowance. | | \$180.00 |
| 2. Contact Lens Option in lieu of spectacles. Allowance to be applied toward prescription contact lenses. ♦ This allowance can be applied toward the contact lens fitting fee and all other charges including follow-up visits and contact lenses. ⁶ | | None |
| ♦ Medically necessary contact lenses - \$300.00 evaluation allowance and \$400.00 contact lens allowance. ⁷ | | \$700.00 |
| 3. Refractive Surgery Option ⁸ in lieu of spectacles or contact lenses. A \$500.00 per eye allowance with contracted surgeons or a \$150.00 per eye allowance with non-contracted surgeons toward the fees for refractive surgery care for the following procedures: LASIK, PRK, ICL or RLE. The member pays any amount exceeding the per eye allowance. | | None |
| 4. Hearing Aid Option. ⁹ If you do not use any of the other Materials options you can elect to apply your benefit toward hearing aids. Current year is a maximum benefit of \$750.00 toward one or both hearing aids. If not used in year 1, the benefit increases to \$1,600.00 in year 2. If not used in Year 2 or Year 1, the benefit increases to \$2,550.00 for Year 3. | | None |

¹ The co-pay must be paid to the Participating Provider at the time of service.

² When Health Insurance Carriers offer a comprehensive medical eye exam it creates an overlap in benefits for Eyetopia Members. If this occurs, the Member may choose another option under Benefit One as described, no co-pay is required to exercise these other options.

³ If your prescription has changed at least ½ diopter or your eye doctor recommends a change of lenses, you may select one of three vision correction options every 12 months.

⁴ Special Lens Materials and Non-covered Items: Ultra-light, premium PALs, rush service, service agreements, other special lens materials, oversize, other extras and any items not specifically mentioned above may be substituted provided the Member pays any amount exceeding the price of the covered benefit and the Participating Provider's usual and customary fees for the upgrade at the time of service.

⁵ The Shaw Lens coverage includes a premium anti-reflective coating and an upgraded lens material.

⁶ If the contact lens evaluation, fitting or dispensing service is performed and the Member decides to use their benefit toward an alternative vision correction option, the Member must pay the cost of the contact lens evaluation, fitting or dispensing service before another vision correction benefit option can be used.

⁷ Total maximum benefit allowance is \$700.00. The Participating Provider must pre-authorize medical necessity.

⁸ Non-covered Items and Exclusions – Facility fees, surgical procedures, medications and enhancements or treatments related to medical procedures.

⁹ To access your hearing aid benefit, you must call Your Hearing Network at 888-284-8133 for an initial consult. You have access to five levels of hearing aid technology: Standard, Value, Mid-Level, Advanced and Premium. Your out-of-pocket costs will vary based on your choice of hearing aid and your total available allowance.

Exclusions & Limitations

Included Services and/or Eye Wear. Only those professional vision care services and/or vision correction options specifically referenced herein are included in the Eyetopia plan. In-Network coverage is available through Participating Providers. Out of network services are not covered.

Additional Professional Services and/or Vision Corrections. The member may select professional services and/or vision correction items not specifically referenced as included in Eyetopia. However, these services and/or items are the member's responsibility at the Participating Provider's (U&C) charge, payable at the time of service or of ordering.

Emp - \$20
E+1 - \$39
Fam - \$54

**For more information, please contact customer service at (830) 964-6444 or toll free 800-662-8264
Support@Eyetopia.org or www.Eyetopia.org**

Welcome to Eartopia®, a comprehensive hearing aid benefit that can be used when you have no need to use your Eyetopia® Benefit 2 for vision correction. See Option 4 of the Eyetopia® Gold 180/300H Plan.

You can use this Option each year or roll it over for up to two more years.

- Year 1 \$750 Maximum Benefit Full amount can be rolled over into Year 2 if Eyetopia® Benefit 2 is not used.
- Year 2 \$1,600 Maximum Benefit Full amount can be rolled over into Year 3 if Eyetopia® Benefit 2 is not used.
- Year 3 \$2,550 Maximum Benefit Must be used before Year 3 Eyetopia® eligibility period expires.

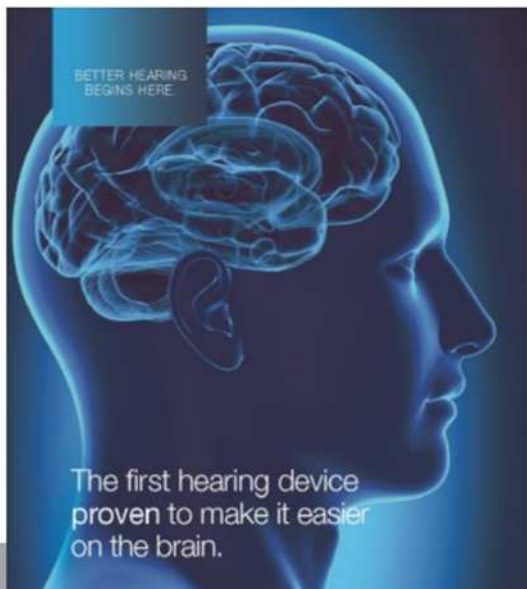
All Hearing Aids must be supplied through a Your Hearing Network Participating Provider. We have negotiated exceptional price reductions to provide Eartopia® Members access to a wide array of hearing aids. Eartopia® offers five classifications of hearing aids from basic aids to premium aids. The following chart shows your expected out-of-pocket costs after the Eartopia® benefit is applied at each classification.

| Type: | Standard | | Value | | Mid Level | | Advanced | | Premium | |
|-------------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 1 Aid | 2 Aids | 1 Aid | 2 Aids | 1 Aid | 2 Aids | 1 Aid | 2 Aids | 1 Aid | 2 Aids |
| MSRP | \$1,100 | \$2,200 | \$1,475 | \$2,950 | \$1,800 | \$3,600 | \$2,800 | \$5,600 | \$4,200 | \$8,400 |
| Allowance* | The Following Table shows the out of pocket amount after applying the Allowance | | | | | | | | | |
| \$750.00 | Covered | \$750.00 | \$245.00 | \$1,240.00 | \$850.00 | \$2,450.00 | \$1,245.00 | \$3,240.00 | \$1,800.00 | \$4,350.00 |
| \$1,600.00 | Covered | Covered | Covered | \$390.00 | Covered | \$1,600.00 | \$395.00 | \$2,390.00 | \$950.00 | \$3,500.00 |
| \$2,550.00 | Covered | Covered | Covered | Covered | Covered | \$650.00 | Covered | \$1,440.00 | Covered | \$2,550.00 |

* The allowance is applied at the time of service against a contracted discounted price. All remaining out of pocket costs are due at the time of service. Incremental spending of the allowance is not available.

There are no Out-of-Network benefits, therefore you must call (877) 381-9813 to schedule an appointment with Your Hearing Network’s Participating Providers to exercise your benefit.

Treating Hearing Loss - Hearing aids can help.



- Abundance of research confirms that hearing aids can reverse the consequences of untreated hearing loss
- Better overall health, lessened feelings of depression and isolation, improved cognition
- Increased attentiveness resulting in a decreased risk of personal injury
- Less likely to suffer from depression and anxiety
- Decrease in the risk of onset dementia
- An increase in job performance

