



VISION INSURANCE

SMALL COMPANY, BIG SERVICE.

MORE THAN **120**

MILLION PEOPLE ARE
AFFECTED BY VISION
PROBLEMS.¹

¹National Vision, Dental, and
Hearing. www.avesis.com, 2014.

WWW.EPICBENEFITS.COM

EPIC™ | SPECIALTY
BENEFITS

Vision benefits are not just about eyewear, they are about providing a critical component of overall health.



SELECTION

Our preferred provider organization (PPO) plans offer the largest paid-in-full selection of eyewear available! Receive an allowance toward any frame of your choice or select a frame from Davis Vision's exclusive Collection, featuring more than 200 stylish frames.

ONE-YEAR BREAKAGE WARRANTY

All PPO-covered eyeglasses come with a breakage warranty for repair or replacement of the frame or lenses for one year from the delivery date. This warranty is included at no additional cost!

FREEDOM OF CHOICE

PPO plan members have the freedom to visit any provider of their choice. Members receive the greatest benefit when they visit one of Davis Vision's 35,000 in-network providers. The Davis Vision network includes independent, private practice ophthalmologists and optometrists, as well as national and regional retailers (including Walmart). All in-network providers are NCOA credentialed.

REPLACEMENT CONTACT LENS PROGRAM

Save time and money with Lens 1-2-3![®] This mail order program offers the guaranteed lowest prices on contact lens replacements (once benefits have been utilized).

PRODUCT DISCOUNT

At most network locations, PPO plan members receive a 20% courtesy discount on items not covered by their benefit (e.g., second pairs, sunglasses, etc.). Disposable contact lenses are available at a 10% discount (not applicable at Walmart).

ADDITIONAL BENEFITS INCLUDE:

- Low out-of-pocket costs
- Multiple levels of coverage, including fully covered exams and eyewear
- Multi-year rate guarantee
- Flexibility to choose frequencies, copay and plan coverage levels
- Laser vision correction benefit and discounts
- No restrictions on eyewear selection
- No-cost breakage warranty
- No-cost replacement contact lens program

OUR RATING STRUCTURE SAVES YOU MONEY!

EPIC uses a specially selected 5-tier rating structure to make benefits more affordable for individuals and smaller families. Other insurers use a 3- or 4-tier structure and charge smaller families higher rates. With EPIC, you choose a rate that meets the specific needs of you and your family.

THE EPIC DIFFERENCE

- Customer service is our number one priority, and it shows! For 6 consecutive years, our customers have rated their overall satisfaction with EPIC at an average of 96% or better.
- Solid Midwest culture and work ethic for more than 30 years.
- Aligned with WPS Health Insurance – Providing health insurance coverage for more than 69 years.

APPROXIMATELY

61%

OF AMERICANS REQUIRE VISION CORRECTION.

EPIC | SPECIALTY BENEFITS





Exclusions

For residents of Illinois, Indiana, Iowa, Kansas, Michigan, Missouri, Nebraska, North Dakota, Ohio, Pennsylvania, South Dakota, West Virginia, and Wisconsin the EPIC vision plan does not cover:

- vision care services not recommended by a vision care provider
- periodic vision examinations except as stated in the policy
- eye examinations required by an employer as a condition of employment
- vision care services provided in connection with special procedures such as orthoptics and visual training
- lenses which do not provide vision correction
- charges for the replacement of lost or stolen lenses or frames within 24 months of service
- vision care services for any injury or illness arising out of, or in the course of, any activity for pay, profit or gain. This exclusion applies regardless of whether benefits under workers' compensation or similar laws have been claimed, paid, waived or compromised or whether you're covered under worker's compensation insurance (N/A in KS, SD).
- vision care services furnished by the U.S. Veterans Administration, except for such vision care services which under the policy we are the primary payer and the U.S. Veterans Administration is the secondary payer under applicable federal law (n/a in MO)
- vision care services furnished by any federal or state agency or a local political subdivision when the member is not liable for the costs in the absence of insurance, unless coverage under the policy is required by any state or federal law
- vision care services covered by Medicare, if a member has or is eligible for Medicare, to the extent benefits are or would be available from Medicare (n/a in MO)
- vision care services for any injury or illness caused by: (a) atomic or thermonuclear explosion or resulting radiation; or (b) any type of military action, friendly or hostile (n/a in KS, MO, WV)
- vision care services in connection with any illness or injury caused by your: (1) engaging in an illegal occupation; or (2) commission of, or attempt to commit a felony; or (3) self-inflicted injury
- medical treatment provided outside of the United States or Canada
- vision care services provided by practitioners who do not meet the definition of vision care provider
- vision care services provided when your coverage was not effective under the policy. This includes vision care services provided either prior to your effective date of coverage or after

his/her coverage terminated under the policy.

- vision care services for which you have no legal obligation to pay
- that portion of the amount billed for a vision care service covered under the policy that exceeds our determination of the charge for such vision care service.

comprehensive low vision evaluations, subsequent follow-up visits following such evaluation or low vision aids for which prior notification was not sent to the Claim Administrator

- medically necessary contact lenses prescribed for you for which prior notification was not approved by the Claim Administrator (n/a in OH)
- eye refractive surgery, except as specifically stated in the policy.

For residents of Kansas, Missouri, and West Virginia the EPIC vision plan does not cover vision care services for any injury or illness caused by any type of military action, friendly or hostile.

For residents of Kansas the EPIC vision plan does not cover vision care services for any injury or illness related to your job to the extent you are covered or are required to be covered by Workers' Compensation law. If you enter into a settlement giving up your right to recover future medical benefits under a Workers' Compensation law, the policy will not pay those medical benefits that would have been payable in absence of that settlement.

For residents of South Dakota the EPIC vision plan does not cover vision care services for any injury or illness paid by workers' compensation or similar laws, even if a member doesn't choose to claim such benefits.

This brochure is only a general outline of benefits, limitations, and exclusions. Employers and employees may refer to their policy for detailed benefit information. Coverages are subject to the terms, conditions, and provisions of the applicable EPIC insurance policy(ies) issued. Any provisions listed in this brochure that conflict with local, state, or federal laws will conform to those laws.

An insured person's coverage is contingent upon continued membership in the group and the continuation of the plan.