



EyeMed Vision Care in conjunction with Fidelity Security Life Insurance Company

Uses "Select" Network Providers and Facilities

Vision Care Services	Member Cost	Out-of-Network
Eye Exam (with Dilation as Necessary)	\$10 Copay	\$30
Exam Options		
Standard Contact Lens Fit and Follow-Up*	Up to \$40	N/A
Premium Contact Lens Fit and Follow-Up**	10% off Retail	
Frames		
Any available frame at provider location	\$0 Copay; \$130 Allowance, 20% off balance over \$130	\$65
Standard Plastic Lenses		
Single Vision	\$25 Copay	\$25
Bifocal	\$25 Copay	\$40
Trifocal	\$25 Copay	\$55
Lens Options		
UV Coating	\$15	
Tint (Solid and Gradient)	\$15	
Standard Scratch-Resistance	\$15	N/A
Standard Polycarbonate	\$40	
Standard Anti-Reflective Coating	\$45	
Standard Progressive (Add-on Bifocal)	\$65	
Other Add-Ons and Services	20% off Retail Price	
Contact Lenses		
(Contact lens allowance includes materials only)		
Conventional	\$0 Copay; \$130 Allowance, 15% off balance over \$130	\$104
Disposable	\$0 Copay; \$130 Allowance, plus balance over \$130	\$104
Medically Necessary	\$0 Copay, Paid-in-Full	\$200
Frequency		
Examination	Once every 12 months	
Frame	Once every 24 months	
Lenses or Contact Lenses	Once every 12 months	
4-Tier Premiums		Monthly
Employee		\$8.19
Employee + Spouse		\$15.60
Employee + Child(ren)		\$16.38
Family		\$24.05
Pay Periods		(12)

All plans are based on a 24-month contract term and 24-month rate guarantee

* Standard Contact Lens Fitting - spherical clear contact lenses in conventional wear and planned replacement (Examples include but not limited to disposable, frequent replacement, etc.)

** Premium Contact Lens Fitting - all lens designs, materials and specialty fittings other than Standard Contact Lenses (Examples include toric, multifocal, etc.)

ADDITIONAL DISCOUNTS

Member will receive a 20% discount on items not covered by the plan at network Providers, which may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed Provider's professional services, or contact lenses. Retail prices may vary by location.

Discounts do not apply for benefits provided by other group benefit plans. Allowances are one-time use benefits; no remaining balance.

Lost or broken materials are not covered. Members also receive a 40% discount off complete pair eyeglass purchases and a 15% discount off conventional contact lenses once the funded benefit has been used.

Members also receive 15% off retail price or 5% off promotional price for Lasik or PRK from the US Laser Network, owned and operated by LCA Vision.

Since Lasik or PRK vision correction is an elective procedure, performed by specially trained providers, this discount may not always be available from a provider in your immediate location.

For a location near you and the discount authorization please call 1-877-5LASER6. After initial purchase, replacement contact lenses may be obtained via the Internet at substantial savings and mailed directly to the member. Details are available at www.eyemedvisioncare.com.

The contact lens benefit allowance is not applicable to this service.

EXCLUSIONS & LIMITATIONS

- Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing
- Plano non-prescription lenses and non-prescription sunglasses (except for 20% discount)
- Medical and/or surgical treatment of the eye, eyes, or supporting structures
- Services or materials provided by any other group benefit providing for vision care
- Services provided as a result of any Workers' Compensation law
- Two pair of glasses in lieu of bifocals
- Benefit is not available on certain frame brands in which the manufacturer imposes a no discount policy
- Aniseikonic lenses
- Corrective eyewear required by an employer as a condition of employment, and safety eyewear unless specifically covered under plan

Some provisions, benefits, exclusions or limitations listed may vary by state.

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EyeMed Vision Care® is underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, provided by Policy numbers VC-77/VC-78, form number M-9083.

This is a snapshot of your benefits. The Certificate of Insurance is on file with your employer.

EyeMed Vision Care® is offered through an arrangement between Fidelity Security Life Insurance Company and Allstate Benefits, the marketing name used by American Heritage Life Insurance Company (Home Office, Jacksonville, FL), a subsidiary of The Allstate Corporation. ©2014 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

Benefit coverage for **CKE Restaurants Holdings, Inc.**

