

## COMPLETE YOUR EMPLOYEE BENEFITS PACKAGE WITH **FLEXIBLE, AFFORDABLE VISION COVERAGE**

*Vision benefits are more popular than ever. Offering a vision plan as part of a benefits program can help you to:*

- *Attract and retain top talent*
- *Reduce the cost of absenteeism*
- *Maintain and/or increase productivity*
- *Save money on overall medical claims*

*Choose Highmark vision coverage for high-quality benefits and flexibility.*

You and your employees will benefit from these unique Highmark advantages:

### **Experience**

Highmark has been providing vision coverage to its members for over 30 years.

### **Extensive Network of Vision Care Providers**

Your employees enjoy the convenience of thousands of credentialed providers, including optometrists, ophthalmologists and opticians located in both independent and retail chain locations. Providers are extensively reviewed and credentialed in accordance with National Committee for Quality Assurance (NCQA) standards.



### **Exceptional Choice and Value**

Highmark vision programs are available with a range of benefits, copayment options and coverage levels—all competitively priced to help you meet your and your company's needs. Our comprehensive vision plans are each designed to minimize or completely eliminate out-of-pocket member costs while offering true freedom of choice.

### **Easy Program Administration**

To simplify the administration of your vision coverage, your Highmark client manager or authorized agent will be your point of contact for both your medical and vision benefits, and you'll enjoy the convenience of a single enrollment process and one bill. Your employees will find their coverage easy to use, too. Members can locate a provider by simply calling a toll-free number or visiting our Web site.

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We've got you covered with our great selection of vision plans. Choose from a wide range of benefit designs within these product options:

### Fashion Advantage

- Eye examinations at a network provider covered at 100 percent
- Standard eyeglass lenses covered at 100 percent
- Fashion Collection<sup>1</sup> frames covered at 100 percent or receive a \$60 retail frame allowance toward any other frame in the network provider's office
- Collection contact lenses covered at 100 percent or receive an \$85 contact lens program allowance toward any contact lenses from the network provider's supply<sup>2</sup>

### Fashion Advantage Gold

- Eye examinations at a network provider covered at 100 percent
- Standard eyeglass lenses covered at 100 percent
- Fashion Collection<sup>1</sup> frames covered at 100 percent or receive a \$100 retail frame allowance toward any other frame in the network provider's office
- Collection contact lenses covered at 100 percent or receive a \$130 contact lens program allowance toward any contact lenses from the network provider's supply<sup>2</sup>

### Benefits of Vision Care Coverage

#### Did you know...

- *An eye exam can detect more serious health conditions that cost billions of dollars in medical costs each year, conditions such as arteriosclerosis, diabetes, high blood pressure, thyroid disease—even a brain tumor?*
- *A study compiled by the Vision Council of America shows that employers can gain as much as \$7 for every \$1 they spend on vision coverage?*
- *Vision problems affect more than 120 million people and are the second most prevalent health problem in the U.S.? <sup>3</sup>*
- *Nearly 90 percent of those who work on computers each day suffer from eyestrain—the number one health complaint in the workplace? <sup>3</sup>*

*There is a direct correlation between healthy vision and workplace productivity: Vision disorders account for more than \$8 billion in lost productivity each year? <sup>3</sup>*

<sup>1</sup> Available at most participating independent private practice provider offices.

<sup>2</sup> Collection available at most participating independent private practice provider offices. Program allowance may or may not be applied toward evaluation, fitting and/or follow-up care.

<sup>3</sup> Vision Council of America, *Vision in Business*, June 2007.

