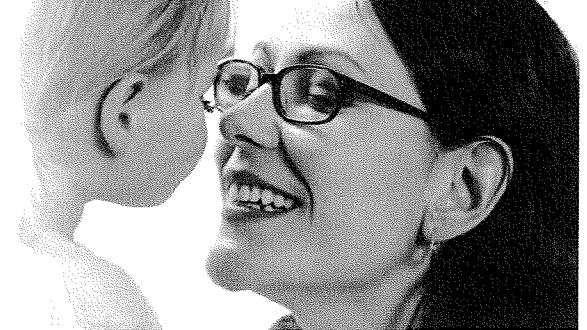


Welcome to the AVESIS VISION PLAN

KRTA

You have joined millions of people who use Avesis to meet their vision care needs. This program has been specifically designed to provide you and your covered family members with quality, professional vision care, all at a tremendous savings to you!



In-Network Vision Benefits

Vision Examination

Frame (within plan allowance)

Spectacle Lenses

Standard Single Vision

Standard Bifocal

Standard Trifocal

Standard Lenticular

Contact Lenses

Elective (up to plan allowance)

Medically Necessary (prior authorization required)

**Covered
in Full**

after co-pay(s)

no co-pay for
contacts

Progressive lenses - up to 20% off retail, plus a \$50 allowance

Specialty lenses - up to 20% off retail, plus the corresponding standard lens payment

Lens Options¹

Laser Vision Correction²

Additional Purchases³

**Discounted
Items***

Benefit Frequency

Vision Exam	Every 12 Months
Spectacle Lenses	Every 12 Months
Frames	Every 24 Months
Contact Lens Allowance	Every 12 Months

*not insured benefits

¹ up to 20% off on all lens options

² 5% - 25% off on laser vision correction

³ up to 20% off on all additional purchases or items not covered

Plan Allowances

FRAME

Members receive any frame with an approximate retail value between **\$100 - \$150** (up to a **\$50** wholesale allowance).

Frames from participating Wal-Mart locations are covered up to a \$68 retail value.

CONTACT LENSES

(In lieu of spectacle lenses and frames)

Members receive a contact lens allowance of **\$130** which can be used for materials and services.

LASIK SURGERY

(In lieu of all other services for the benefit year)

Discount plus **\$150** one-time / lifetime allowance.

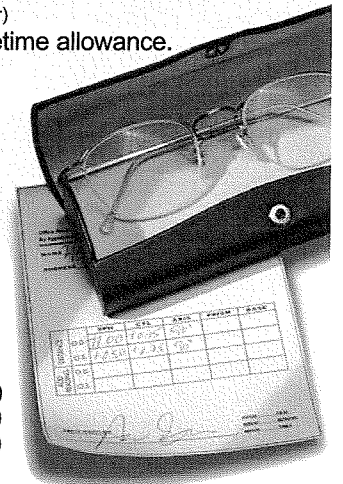
Co-pays

Vision Examination	\$10.00
Materials	\$25.00

Rates

Employee Paid Rates Per Year

Employee Only	\$130.00
Employee + One	\$208.00
Employee + Family	\$287.00



Out-of-Network Reimbursement

EXAM	SPECTACLE LENSES	FRAME	CONTACT LENSES
\$35.00	Standard Single Vision \$25.00 Standard Bifocal \$40.00 Standard Trifocal \$50.00 Standard Lenticular \$80.00 Progressive \$40.00 Specialty Lenses Corresponding Standard Lens Reimbursement	\$45.00	Elective \$130.00 Medically Necessary \$250.00
			LASIK Funded LASIK \$150.00

All reimbursement amounts listed above are up to the posted dollar amount.

Effective Date: 01/01/2012
Group Number: 30790-1368
Plan #: 962

WWW.AVESIS.COM

Avesis

A National Vision and Dental Company

Underwritten by: Fidelity Security Life Insurance Company, Kansas City, MO
Policy #: VC-16, Form M-9059

HOW TO USE YOUR BENEFITS

When you need to see an eye care professional, simply call Avesis, Monday through Friday, 7AM to 5PM (MST) at 1.800.828.9341 or visit www.avesis.com. Avesis' Customer Service Representatives and its website have the most current listing of participating providers.

- 1 Select a participating provider
- 2 Call and identify yourself as an Avesis member
- 3 Schedule an appointment
- 4 Present your ID Card and pay any co-pays and expenses not covered under the vision program

LOOKING FOR A LASIK PROVIDER?

Avesis has contracted with participating providers to provide significant discounts for LASIK surgery. You may call 1.888.314.4619 for additional information or to locate a participating provider in your area.

OUT-OF-NETWORK INFORMATION

Members who elect to use an out-of-network provider must pay the provider in full at the time of service and submit a claim to Avesis for reimbursement. Reimbursement levels are in accordance with the out-of-network reimbursement schedule previously listed. Out-of-network benefits are subject to the same eligibility, availability, frequency of benefits, and limitation and exclusion provisions of the plan; and are in lieu of services provided by a participating Avesis provider. Out-of-network claim forms can be obtained by contacting Avesis' Customer Service Center, your group administrator or by visiting www.avesis.com.

Some provisions, benefits, exclusions or limitations listed herein may vary depending on your state of residence.

Limitations: This plan is designed to cover eye examinations and corrective eyewear. It is also designed to cover visual needs rather than cosmetic options. Should the member select options that are not covered under the plan, as shown in the schedule of benefits, the member will pay a discounted fee to the participating Avesis provider. Benefits are payable only for services received while the group and individual member's coverage is in force.

Exclusions: There are no benefits under the plan for professional services or materials connected with and arising from: 1) Orthoptics of vision training; 2) Subnormal vision aids and any supplemental testing; 3) Plano (non-prescription) lenses, sunglasses; 4) Two pair of glasses in lieu of bifocal lenses; 5) Any medical or surgical treatment of eye or support structures; 6) Replacement of lost or broken lenses, contact lenses or frames, except when the member is normally eligible for services; 7) Any eye examination or corrective eyewear required by an employer as a condition of employment; 8) Services or materials provided as a result of Workers Compensation Law, or similar legislation, required by any governmental agency whether Federal, State or subdivision thereof.

Notes and Disclaimers: Dilation is covered in full based on the following conditions: central vision loss, photopsia, floaters, history of ocular surgery, history of ocular trauma, history of ocular disease high myopia or diabetes. If the following conditions do not apply, members will receive Avesis' Preferred Pricing (20% off retail).

The contact lens allowance may be used all at once or throughout the plan year as needed or may be applied toward contact lenses only, or both contact lenses and professional services (fitting fees).

Laser vision correction is considered Refractive Surgery, an elective procedure, and may involve potential risks to patients. Avesis is not responsible for the outcome of any refractive surgery.

Only one co-pay applies to either frame or lenses.

Termination Provisions: Coverage will end on the earliest of: the date the policy ends, the date the employee's employment ends, or the date the employee is no longer eligible.

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Insured benefits are administered by Avesis Third Party Administrators, Inc., Phoenix, AZ

Avesis
A National Vision and Dental Company

Avesis Customer Service 1.800.828.9341