

Much more than glasses

SafeGuard has been offering vision benefits for more than 30 years and most recently we have been developing plans for the 21st Century. These enhanced plans emphasize the importance of eye health and include the benefits most consumers have on their wish lists. All of our plans are supported by unparalleled service as well as easy-to-use online access to benefit, claim and eligibility information.

We offer a broad range of competitively priced vision plans, from “hardware only” plans that can be used in conjunction with your client’s medical plan to plans that offer members greater value through richer benefits. Our “VP” series plans feature one of the most frequently purchased lens enhancements - progressive lenses - which are covered at 100% in-network. With the choices SafeGuard offers, you have the opportunity to offer affordable vision plans that meet the needs of every group employee benefits strategy.

Quick Facts

- ◆ UV protection as a standard benefit
- ◆ Polycarbonate lens coverage for children
- ◆ Plans available with progressive lenses
- ◆ Range of plans from hardware only to \$125 retail frame allowance
- ◆ Plans available for groups as small as five
- ◆ Voluntary or employer-paid plans
- ◆ Two year rate guarantee
- ◆ Extensive, fully credentialed, network of eye professionals
- ◆ Laser vision correction discounts



A true wellness plan

Your clients can feel good about offering a vision plan that provides benefits with built-in “wellness” attributes.

Research confirms that Ultraviolet (UV) rays are extremely damaging to the eye and the importance of protection from this hazard cannot be minimized. UV protection coating on eyeglass lenses filters out ultraviolet rays and SafeGuard is the first vision carrier to provide UV protection as a standard benefit on each vision plan we sell.

Children’s eyes need extra care and SafeGuard vision plans include polycarbonate lenses for children. We know that opticians are hesitant to provide glass lenses - or even standard plastic lenses - for children under 18 due to risk of injury. Polycarbonate lenses are shatter-resistant and so they are standard on all SafeGuard plans.

Vision problems can be a real issue in the workplace, leading to lost work hours and lowered efficiency. Having a vision plan provides an incentive to employees to get their eyes examined on a regular basis. As well as determining if lenses are needed to correct vision deficiencies, an eye exam can help with early diagnosis of diseases like diabetes, high blood pressure, glaucoma and macular degeneration. Eye exams are a positive addition to an organization’s wellness program as they are, foremost, a preventive measure.

Vision

SafeGuard Vision Plans

Frequency of Benefits (months)

Frequency	Exam	Lenses	Frame	Contacts
A	12	12	12	12
B	24	24	24	24
C	12	24	24	24
D	12	12	24	12

Plan Highlights & Ranges

Standard In-network Coverage

Exam co-pay \$ 0 - \$ 25
Materials co-pay \$ 0 - \$ 25
Frames allowance \$30 - \$125
Cosmetic contacts allowance \$65 - \$300
Medically necessary contact lenses allowance \$250 standard
All plans cover standard lenses at 100%:

- Single Vision
 - Polycarbonate lenses for children under the age of 18
- Bi-focal (FT-25, FT-28, Round)
- Trifocal (7x25, 7x28)
- Lenticular
- Ultra violet protection

Non-standard Coverage

Credits and up to a 20% discount applied to non-standard lenses
Discount for overages and non-covered services (i.e. second pair of glasses) available with certain plans
Out-of-network reimbursements vary by plan

Plan Options

Progressive lenses are available as a standard with certain plans
“Hardware Only” plans are also offered; please contact your SafeGuard Account Executive for details

Underwriting Guidelines

Participation Requirements

Voluntary - requires less than 75% participation or a minimum of 5 enrolled, whichever is greater
Employer paid - requires at least 75% participation or a minimum of 5 enrolled, whichever is greater

Rate Guarantees

24 months standard
Extended terms available on a case-by-case basis

Rates will vary based on the number of eligible employees and participation.

Experience

Groups of 250 or more enrolled require at least 12 months claims experience.



Judge us by the companies we keep...

Commercial

Advanced Micro Devices
Austin Industrial
Automobile Club of Southern California
BF Goodrich
Boeing
The Breakers Hotel
Estefan Enterprises
General Atomics Technologies
General Motors
Goodwill Industries
Grand Pacific Resorts
Gulfstream Aerospace Corporation
Saddlebrook
Tropical Financial Credit Union
Verizon of California
Viejas Casino
Western Exterminators

Health Care/Non-Profit Organizations

American Red Cross
Austin Regional Clinics/Covenant Management
CaliforniaKids HealthCare Foundation
Farmers Insurance
Healthy Families
Kaiser Foundation Health Plans
North American Health Care
San Diego Diocese
VHA Southwest Community Health Corporation
United Way of Metropolitan Dallas

Utilities

Southern California Edison
Southern California Gas Company

Labor/Union

Printing Industries Benefit Trust
Teamsters Joint Council 42
United Steelworkers of America District 12
Western Growers Assurance



Municipalities

City of Anaheim
City of Clovis
City of Dallas
City of El Paso
City of North Miami
City of North Miami Beach
City of Oakland Park
County of Fresno
County of Los Angeles
County of San Diego
Dallas County
Harris County
North Texas Tollway Authority
Pinellas County
State of California
Tarrant County
Travis County

Education Centers

Caltech
Conroe ISD
El Paso ISD
Fresno USD
Hillsborough Community College
Judson ISD
Tyler ISD