



Marketed by:

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CLEAR

Vision Insurance

DAVISVISIONSM
SEE LIFE

Underwritten by Madison National Life Insurance Company (MNL) in all states except New York and New Hampshire. In New York and New Hampshire, Standard Security Life Insurance Company of New York (SSL).

 **THE IHC GROUP**
Independence Holding Company

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CLEAR Vision Benefits

Benefits	Fashion Vision Plan Plan Design Options											
Frequency - Once Every: Exam with Dilation as Necessary Eyewear: <i>Spectacle lenses</i> <i>Frame</i> <i>Contact lenses (in lieu of eyeglasses)</i>	Clear 12 12 Months 12 Months 12 Months 12 Months		Clear 24 12 Months 12 Months 24 Months 12 Months									
	In-Network		Out-of-Network Reimbursement									
Copayments Eye examination Eyewear	<table border="1"> <thead> <tr> <th>A</th> <th>B</th> <th>C</th> </tr> </thead> <tbody> <tr> <td>\$0</td> <td>\$10</td> <td>\$10</td> </tr> <tr> <td>\$0</td> <td>\$10</td> <td>\$25</td> </tr> </tbody> </table>		A	B	C	\$0	\$10	\$10	\$0	\$10	\$25	Up to \$30 See Below
A	B	C										
\$0	\$10	\$10										
\$0	\$10	\$25										
Spectacle Lenses (per pair): All ranges of prescriptions and sizes Choice of glass or plastic lenses Oversized lenses Fashion and gradient tinting of plastic lenses Glass-Grey #3 prescription sunglasses Polycarbonate Standard Progressive	Included at no additional cost Included at no additional cost Included at no additional cost \$15 Additional Copay \$15 Additional Copay \$0 Copay - Children / \$30 Copay - Adults \$50 Additional Copay		Per Pair: Single Vision up to \$25 Bifocal up to \$35 Trifocal up to \$45 Lenticular up to \$60									
Frame In-network retail allowance Exclusive collection of frames (<i>in lieu of frame allowance</i>): <i>Fashion (up to \$100 retail value)</i> <i>Designer (up to \$175 retail value)</i> <i>Premier (up to \$225 retail value)</i>	\$100 plus 20% discount off overage ¹ Included at no additional cost \$15 Additional Copay \$40 Additional Copay		Up to \$30									
Contact Lenses (in lieu of eyeglasses) Elective allowance Medically necessary (<i>with prior approval</i>)	\$100 plus 15% discount off overage ¹ Included at no additional cost		Up to \$75 Up to \$225									
Value Added Features One-year breakage warranty Lens 1-2-3! membership Laser vision correction discount Low vision coverage	Included at no additional cost Included at no additional cost Included at no additional cost Included at no additional cost		Not Included Not Included Not Included Not Included									

¹At Walmart locations, members will receive the full allowance towards Walmart's every day low prices. Additional discounts not applicable.



CLEAR Vision Rates

For groups with minimum 75% participation

Fashion Vision Plan Monthly Premium						
Tier	Clear 12			Clear 24		
	Total Copayment Alternatives					
	Eye Examination	\$0	\$10	\$10	\$0	\$10
Eyewear	\$0	\$10	\$25	\$0	\$10	\$25
Region I Delaware, Illinois*, Louisiana, Massachusetts, New Jersey, New York, Ohio*, Pennsylvania, Puerto Rico, Rhode Island, Texas						
Employee Only	\$10.31	\$8.38	\$7.52	\$8.80	\$7.11	\$6.37
Employee + Spouse	\$19.33	\$15.66	\$14.03	\$16.46	\$13.26	\$11.84
Employee + Child(ren)	\$17.83	\$14.45	\$12.94	\$15.18	\$12.24	\$10.93
Employee + Family	\$27.85	\$22.54	\$20.18	\$23.70	\$19.07	\$17.01
Region II Colorado, Indiana, Iowa, Kentucky, Maryland, Michigan, Minnesota, Missouri, Montana, North Carolina*, Oregon, Tennessee, Virginia, Wisconsin						
Employee Only	\$11.11	\$9.13	\$8.27	\$9.50	\$7.77	\$7.03
Employee + Spouse	\$20.85	\$17.09	\$15.45	\$17.79	\$14.52	\$13.10
Employee + Child(ren)	\$19.23	\$15.76	\$14.26	\$16.41	\$13.39	\$12.09
Employee + Family	\$30.05	\$24.61	\$22.24	\$25.63	\$20.89	\$18.83
Region III Alabama, Arizona, Arkansas, Connecticut*, Washington D.C. Florida, Georgia*, Idaho*, Kansas, Mississippi, Nebraska, North Dakota, Oklahoma*, South Carolina, South Dakota, Utah, Washington, Wyoming						
Employee Only	\$11.84	\$9.82	\$8.96	\$10.14	\$8.38	\$7.63
Employee + Spouse	\$22.24	\$18.40	\$16.77	\$19.02	\$15.67	\$14.25
Employee + Child(ren)	\$20.51	\$16.97	\$15.46	\$17.54	\$14.46	\$13.15
Employee + Family	\$32.07	\$26.50	\$24.14	\$27.40	\$22.56	\$20.50
Region IV Alaska, California, Hawaii*, New Mexico						
Employee Only	\$12.79	\$10.71	\$9.85	\$10.98	\$9.17	\$8.42
Employee + Spouse	\$24.06	\$20.10	\$18.47	\$20.62	\$17.17	\$15.75
Employee + Child(ren)	\$22.18	\$18.54	\$17.04	\$19.01	\$15.84	\$14.53
Employee + Family	\$34.69	\$28.97	\$26.61	\$29.71	\$24.73	\$22.67
Region V Maine*, Nevada, New Hampshire*, Vermont*, West Virginia						
Employee Only	\$13.44	\$11.32	\$10.46	\$11.55	\$9.70	\$8.96
Employee + Spouse	\$25.28	\$21.25	\$19.62	\$21.69	\$18.18	\$16.76
Employee + Child(ren)	\$23.30	\$19.60	\$18.09	\$20.00	\$16.77	\$15.46
Employee + Family	\$36.46	\$30.64	\$28.27	\$31.27	\$26.19	\$24.14

- The rates above are for groups of 2-99 lives and are subject to change. For groups of 100-249, please multiply the above rate by .85. For groups of 250-500, please multiply above rates by .75. For groups of 500+, please contact your general agent or IHC Health Solutions for a proposal.
- The above rates assume 75% eligible employee participation. For groups with lower than 75% participation with a minimum of 5 enrolled employees, multiply the above rates by 1.25.
- Groups of 2-4 lives require 100% employee and dependent participation, no waivers.

*Not available in these states as of January 1, 2010. Please check with IHC Health Solutions for updated state approvals.

About Davis Vision

Davis Vision has been providing vision care services for more than 42 years and currently serves more than 55 million people.

Their national network of nearly 45,000 providers is available in all 50 states, Washington D.C., Puerto Rico, Saipan, Guam and the Dominican Republic.

Davis Vision offers a full array of administrative services including electronic claims adjudication, professional optometric consulting services, sales support, employee services, internet support, network access and management reporting. Their program features include:

Paperless System - Employees simply call a network provider of choice to schedule an appointment.

24/7 Access - Participants may review benefits, eligibility, locate a provider and more at www.davisvision.com. An Interactive Voice Response (IVR) system also offers round-the-clock toll-free telephone access to benefit information.

Member Savings - The Davis Vision program minimizes or eliminates out-of-pocket expenses for employees at the point of service, resulting in satisfaction with the plan.

Rate Stability - Rate stability over the company's history is indicative of their integrated cost control management techniques and strategies.

Cost-Effective - Davis Vision delivers high value at a low annual cost while guaranteeing quality. Rates can be guaranteed for multiple contract periods.

Sponsor Recognition - Davis Vision provides all communication material.

One-Year Breakage Warranty

All plan eyeglasses come with a breakage warranty for repair or replacement of the frame and/or lenses for a period of one year from the date of delivery. The one-year breakage warranty applies to all plan covered eyeglasses (i.e. spectacle lenses, Davis Vision Collection frames and national retailer frames, where our exclusive Collection is not displayed).

Replacement Contact Lens Program

Davis Vision's proprietary Lens 1-2-3!™ mail order program offers the guaranteed lowest prices on contact lens replacements. Members simply call 1-800-LENS 123 or visit www.lens123.com with their current prescription. Every order comes with a complimentary starter kit.

Laser Vision Correction Discounts

Davis Vision members are entitled to savings of up to 25% off the provider's usual and customary fees, or a 5% discount on any advertised special through a network of physicians affiliated with Eye Centers of Excellence (some centers provide a flat fee equating to these discount levels).

Davis Vision's network is a blended network with a choice of all practice types including ophthalmologists, optometrists and many of the nation's premier retail centers. A large percentage of private practice providers also work in a retail/storefront environment. The following are some of the national and regional retailers that are typically included in a Davis Vision program:

Davis Vision	Dr. Bizer's Value Vision	Stein Optical
Empire Vision Centers	Doctor's Value Vision	Vision World
Total Vision Care	Doctor's Visionworks	Walmart Vision Centers
Cambridge Eye Doctors	Visionworks	
Douglas' Vision World	Eye DrX	
Binyon's Eye World	EyeMasters	
Dr. Bizer's Vision World	Hour Eyes	

For a full list of providers in your area, access our provider directory at www.davisvision.com, select "Members" and enter control code 7610.



Administered by Davis Vision and IHC Health Solutions. Group Policy MNL GVIS-POL 1107 underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance company. Madison National, rated A- (Excellent) by A.M. Best, is a member of The IHC Group. In New York and New Hampshire, Group Policy SSL GVIS-POL 1107 underwritten by Standard Security Life Insurance Company of New York, also rated A- (Excellent), also a member of The IHC Group.

The IHC Group is an insurance organization composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop-loss insurance solutions for over 25 years. For information on Independence Holding Company and the IHC Group, see www.ihcgroup.com.