



Northwest Marketing Resources, Inc.

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NMR Vision Plans For Groups of 5 or More Quality Vision Care at Affordable Rates

| <u>Benefits (For All Plans)</u> | <u>Member Doctor Benefit</u> | <u>Out-Of-Network Provider</u> |
|---|------------------------------|--------------------------------|
| Vision Exam | Covered in full* | Up to \$42.00* |
| Lenses (per pair) | | |
| Single Vision | Covered in full* | Up to \$40.00* |
| Bifocals | Covered in full* | Up to \$60.00* |
| Trifocals | Covered in full* | Up to \$80.00* |
| Lenticular | Covered in full* | Up to \$120.00* |
| Contact Lenses | | |
| Visually Necessary | | |
| Professional Fees/Materials | Covered in full* | Up to \$210.00* |
| Elective | | |
| Professional Fees/Materials | Up to \$130.00* | Up to \$105.00* |
| <i>Visually Necessary or Elective Contact Lenses are provided in lieu of all other lens and frame benefits.</i> | | |
| Frames | Up to \$130.00* | Up to \$45.00* |

*Less any applicable Copayment. (These benefits are as of January 1st 2009)

| <u>Frequency of Benefits</u> | <u>Mod Plan A</u> | <u>Plan B</u> | <u>Plan C</u> |
|------------------------------|-----------------------------------|-----------------------------------|--------------------------------|
| Vision Exam | Every 24 Months | Every 12 Months | Every 12 Months |
| Lenses | Every 24 Months | Every 12 Months | Every 12 Months |
| Frames | Every 24 Months | Every 24 Months | Every 12 Months |
| Copayments | \$20 Exam \$20 Lenses & Frames | \$10 Exam \$25 Lenses & Frames | \$25 Exam & Lenses & Frames |

| <u>Rates:</u> | <u>Mod Plan A</u> | <u>Plan B</u> | <u>Plan C</u> |
|---|-------------------|---------------|-----------------------|
| Employee Only | \$6.00 | \$8.50 | \$11.50 |
| Employee + 1 Dependent | \$8.25 | \$12.50 | \$17.00 |
| Employee + Family | \$14.50 | \$24.00 | \$30.50 |
| Composite Rates available For groups of 20 or more (Plan B Only) | N/A | \$13.60 | N/A |
| Monthly Administration Fee | | \$5.00 | For All Groups |

Features

- Can be written stand alone or with another NMR sponsored plan
- Available to firms with 5 or more employees (must have 100% participation)
- Plan renews every January 1st for all groups. (next rate review scheduled for 1-1-2011)
- 10% level commission to the agent.—Composite Plan B is 8% Commission.