



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 \$45.00*
Lenses (per pair)		
Single Vision	Covered in full*	Up to \$45.00*
Bifocals	Covered in full*	Up to \$65.00*
Trifocals	Covered in full*	Up to \$85.00*
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 \$47.00*

*Less any applicable Copayment. (These benefits are as of January 1st 2013)

<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 1-1-2013)
- 10% level commission to the agent.—Composite Plan B is 8% Commission.