



A fully insured eye care plan

- Members choose eye doctor and examination site of their choice.
- Members choose vision center of their choice.
- Members choose any frames or lenses they wish.
- Special discounts on eyewear and exams through an optional national discount vision center network.
- **Benefit options include:**
 - Eye Exams
 - Corrective Lenses and Frames
 - Contact Lenses
 - Major Eyewear Discount Program
- **Completely flexible benefit structure, perfect for:**
 - Cafeteria Plans
 - Employee Sponsored Plans
 - HMOs
 - Trade Unions



The eyecare plan...with a vision.

20/20 Select Vision

A UNIQUE VISION PLAN

The ability to see clearly and comfortably is one of our most important assets. The protection of your vision has long been overlooked by most health benefit programs. Vision care should always be included in a well rounded benefit package. 20/20 Select Vision is a fully insured vision plan that allows sponsoring groups such as employers, unions and HMOs to provide quality vision benefits to their employees and members for a low fixed price.

20/20 Select Vision is designed to allow you to build your own custom benefit package while maintaining maximum administrative simplicity. 20/20 Select allows you to control plan costs and meet your organization's particular needs by selecting your own benefits for eye exams and eyewear (corrective lenses, frames or contact lenses).

The sponsor's participating members* can use the vision center of their choice. However, to maximize the value of each benefit dollar, 20/20 Select Vision has teamed up with local eye doctors and vision centers to provide eye exams and eye wear at a significant discount. This partnership allows the members who choose to use a participating discount vision center to benefit from lower cost eye exams and a major eye wear discount program, even when not using the insurance benefit.

Participating members enjoy substantial benefits and their ability to use the provider of their choice.

Plan Highlights

- **Low fixed monthly cost**
- **Flexible benefit design**
- **Use of any provider**
- **No restrictions on choice of frames or lenses**
- **No vouchers**
- **Easy administration**

Eye Wear Benefit

You, as the plan sponsor, select the eye wear co-pay that best fits your needs. This is the amount a member must pay before their eye wear benefit is payable. The eye wear benefit is determined by the plan you choose. In many cases, the eye wear co-pay plus benefit will cover most, if not all, of the eye wear cost when using a participating discount vision center. Since the member is free to use the vision center of their choice, or to buy designer frames or special features such as lens tinting, they will be responsible for any balance due after the eye wear benefit has been paid.

PLAN BENEFIT DESIGN

20/20 Select options consist of five components.

- **Vision Examination Co-Pay**
- **Vision Examination Benefit**
- **Eyewear Co-Pay**
- **Eyewear Benefit**
- **Access to a Discount Network**

Vision Exam and Benefit

You, as the plan sponsor, select the vision examination co-pay that best fits your needs. Each co-pay option has a predetermined matching benefit. The co-pay, plus the benefit, covers the \$40 full service eye examination price charged by participating discount vision centers. For instance, if a \$10 vision examination co-pay is selected, 20/20 Select will pay a benefit of up to \$30 for any examination. When using a participating vision center, this combination of co-pay and benefit will equal their \$40 examination fee and the member will owe no additional money for the examination. When the member goes to another vision center, 20/20 Select will still pay the scheduled benefit amount. The member will be responsible for any balance due beyond the benefit amount.

Discount Benefit

All active 20/20 Select insureds are automatically enrolled in a national vision network and will always receive substantial discounts when purchasing eye wear through these vision centers. The discount vision centers will provide eye wear discounts to members regardless of the price of the eye wear, or if more than one pair of glasses is purchased - even if no benefit is payable. The vision discount is a valuable benefit all by itself.

Benefit Period

20/20 Select is designed to allow for an eye exam and eye wear purchase once every 12 or 24 months as selected by the plan sponsor. After being approved for coverage, the member is free to use the plan, for the first time, any time they choose within the benefit period, so long as they continue to participate in the program. Once they have used a benefit, either vision exam or eye wear, they may not use that benefit again for another 12 or 24 month period.

The vision exam benefit period and the eye wear benefit period are separate. The member is not required to have an exam and purchase eye wear at the same time. In addition, each participating family member is free to use the benefits when they choose within the benefit period.



20/20 Select Vision has teamed up with local eye doctors and vision centers to provide eye exams and eye wear at a significant discount.

* Member as used herein means employee of an employer or member of a group who is participating in the plan of insurance.

USING THE PLAN

Discount Vision Centers

20/20 Select can be used with the national Coast To Coast network of vision centers to dramatically increase the value of the program. When using a participating Coast To Coast vision center, the discounts combined with 20/20 Select benefits cover a significant portion of the member's vision expenses.

- Coast To Coast has vision centers in all fifty states.
- Coast To Coast has over 6,000 providers nationwide.
- Coast To Coast also has the unique ability to add new providers in a location quickly to meet local sponsor needs.
- Coast To Coast uses local, independent vision centers as well as regional and national chains.

Participating vision centers have agreed to a set price of just \$40 for a complete vision exam. The vision exam benefit of 20/20 Select has been designed to coordinate with this discounted pricing so the member will not pay any additional charge after the co-pay when using these vision centers for examinations. A complete vision exam consists of 12 major points:

1. Case history including any complaints.
2. Visual acuity with and without current eye wear.
3. Pupil responses.
4. External exam findings.
5. Internal exam findings.
6. Screening of visual fields perception.
7. Retinoscopy, when applicable.
8. Subjective refraction at far and near point.
9. Biocular and ocular mobility testing.
10. Test of accommodation and/or near point refraction
11. Tonometry, unless contraindicated.
12. Diagnosis, prognosis and recommendations.

In addition, all providers give Coast To Coast participants dramatic discounts ranging from 20-60% off retail. The typical 20/20 Select benefit structure has been established at slightly above the national average discounted price for eye wear. This allows members to obtain their eye wear in most cases for nothing more than the amount of their eye wear co-pay. However, because the member is free to choose their lenses and frames as well as what vision center they go to, they will be responsible for any amount that exceeds the paid benefit amount.

How To Use 20/20 Select Vision

When using 20/20 Select, members choose their own vision center. If they use a participating discount vision center, the provider will bill the 20/20 Select administrator for the benefit portion of the charges. The provider can call 24 hours a day, seven days a week, to verify benefits using the identification information on the member's ID card. After completing their purchase, members pay their portion of the charges and sign the claims verification form for the provider. No balance billing and no hassles for the member. If they choose to use another vision center, members pay for their purchase and then submit a copy of their receipt plus the claims verification form to the 20/20 Select administrator for reimbursement up to the total benefit amount.

Eligibility

20/20 Select may be sponsored by any organization that has a bona-fide interest in the health of their members. This could be an employer's employees or the members of a trade union, association or HMO. The sponsor then determines, on a non-discriminatory basis, what class(es) of their members are eligible to join the program.

The member is free to use the vision center of their choice. They can buy designer frames and special features such as lens tinting or scratch coating.



If the sponsor is paying 100% of the cost of the member's enrollment, then 100% of the members in the eligible class(es) must be enrolled in the program. If the sponsor is also paying 100% of the cost for the members' dependents, then 100% of all dependents must be enrolled in the program.

If the sponsor is paying less than 100% of the cost, then participation in the program is voluntary. However, a minimum of 10 members or 30%, whichever is greater, of all eligible members must participate or the sponsor is not eligible to offer the program. In addition, low participation groups are restricted on the amount of benefits payable.

Effective Date

The plan becomes effective on the first of the month following approval of the sponsor's application by the insurance company.

The sponsor determines the waiting period for existing members and new members. Members may only join the program within 30 days of the end of their waiting period or during the 30 day open enrollment period that precedes the plan's anniversary date. If application is not made on a timely basis, members are not eligible until the next open enrollment period. No coverage is effective until approved by the insurance company.

Exclusions



No benefits will be paid for services or materials connected with or charges arising from:

- 1) Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing;
- 2) Medical and/or surgical treatment of the eye, eyes, or supporting structures;
- 3) Any eye or Vision Examination, or any corrective eye wear, required by an employer as a condition of employment;
- 4) Services provided as a result of any Worker's Compensation law, or similar legislation, or required by any governmental agency or program whether Federal, state or subdivisions thereof;
- 5) Plano (non-prescription) lenses;
- 6) Non-prescription sun glasses;
- 7) Two pair of glasses in lieu of bifocals.

Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Period when eyewear would next become available.

Please refer to the policy for complete plan details.

This is a vision care only policy. Some provisions, benefits, exclusions or limitations listed may vary depending on state of residence.

Administration



20/20 Select Vision is administered by the administrative services division of Forrest T. Jones Consulting Company, an affiliate of Fidelity Security Life Insurance Company. FTJ Consulting provides administrative services to employers and their employees across the country. They have a reputation of providing timely and accurate service.

FTJ Consulting is responsible for new group underwriting and issue, premium billing, eligibility verification and benefit claims processing. Once the plan has been enrolled, FTJ Consulting's staff will work closely with the plan's sponsor to ensure a smooth installation of the program.

FTJ Consulting utilizes an automated benefits eligibility verification system. Providers can obtain benefit verification 24 hours a day, seven days a week quickly and easily. This avoids the delays in waiting for benefit vouchers and is a unique 20/20 Select Vision feature.

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