



THE MEMPHIS AREA Educator's Vision Benefit Program

Introduction

This vision benefit program is designed to help Memphis area educators (i.e. you) to meet vision care expenses and to encourage you to include eye health and vision care as part of your regular healthcare routine.

his plan provides significant savings for eye health and vision expenses for you and your eligible dependents. This program offers specific professional services savings and discounts on materials obtained from The Eye Center (TEC) at Southern College of Optometry in a convenient, one-stop setting.

The Eye Center is specifically designed to provide the highest quality vision care in a state-of-the-art teaching facility. Enjoying a renowned reputation for excellence in patient care, The Eye Center is home to some of the country's most celebrated doctors. Our doctors train interns and residents in the latest technologies for the diagnosis and treatment of visual system disorders.

The Educator's Vision Benefit Program (EVBP) has been designed to present an opportunity for area educators to participate in this leading-edge training while creating an affordable opportunity for eye health and vision care. Each year, the doctors of TEC provide care to hundreds of area teachers. With recent economic changes and discontinuation of vision benefit packages, we have decided it's time to offer an opportunity to continue the important care you need without undue financial hardship on you and your family.

Regular eye health and vision care should be an essential part of any family's approach to health care. Each year, more than 78,000 individuals from the Memphis area choose our doctors for their expertise and special attention to patient care. Providing a full range of services, from primary care – including prescriptions for spectacles and contact lenses – to the management of chronic eye health disorders, our reputation for excellence is unparalleled.

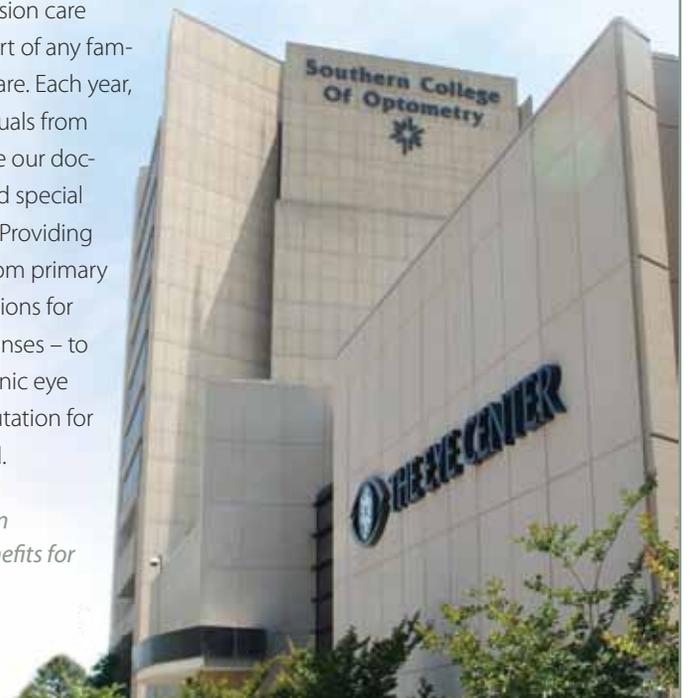
The following information conveys our program benefits for you and your family.



THE EYE CENTER
AT SOUTHERN COLLEGE
OF OPTOMETRY

1225 Madison Avenue, Memphis, TN
in the heart of the
Midtown Medical District

901-722-3250
www.tec.sco.edu





Access to Services and Materials

To access services, you simply call The Eye Center at 901-722-3250 or visit us on-line at www.eyecentermemphis.com and request an appointment. Let us know at the time you schedule your appointment that you are a member of the Educator's Vision Benefit Program (EVBP) or type that into the comments field of the on-line appointment request form.

The Eye Center EVBP does not issue identification cards. To access services, simply present for your appointment with a valid, school system identification card and driver's license. The school system ID must contain your photo. If verification of identity cannot be established at the time of the appointment, no services will be provided.

You must have an appointment to receive services. No "walk-ins" are allowed with the exception of truly emergent/urgent care due to an illness or accidental injury.

Contact Lens Telephone Mail Service Program

The Eye Center has a telephone service available which allows patients to order replacement contact lenses once you have established a relationship with one of our doctors. You can re-order your disposable or frequent replacement contacts by calling 901-722-3250 or by visiting www.eyecentermemphis.com and going to the Cornea and Contact Lens Services page. Coming soon, we will be offering a hassle-free method of replacement lens ordering on line.

Payment for Services

When you receive services from TEC, payment is expected on the day of your visit for all professional services received. For spectacle materials (i.e. frames, lenses) a deposit is required to order the materials. Fifty percent of the cost of the materials must be received as a deposit before we can fabricate or place an order. Glasses and contact lenses are medically necessary devices that are specifically fabricated for **your** unique needs. Balance is due at the time you pick up your glasses. With regard to contact lenses, payment in full is required for us to place your order or supply you with contacts.

Benefits Summary

This benefit program offers significant savings on professional services and discounts on materials purchased, including dress glasses, sports specs, safety eyewear and even contact lenses and accessories. Full benefits are available to Memphis area educators and their family members (i.e. dependents – spouses and children). There is no "doubling" or combining discounts for dependents who are also students.

NOTE: *If you have elected to participate in a school systems vision plan (i.e. VSP, Davis Vision, etc.) then the benefits available through this plan are limited to second pairs and sunglasses only.

— Comprehensive Eye Health and Vision Exam every 12 months:

20% savings on Professional Service (applies only to individuals who **do not** have other vision or major medical insurance that may cover the services provided. All applicable co-pays and/or deductibles must be paid by patient at the time of service if using any insurance product.)*



— **Prescription Glasses every 12 months:**

25% discount when a complete pair of glasses is purchased, 30% discount on second or multiple pairs* (includes prescription sunglasses).

— **Non-Prescription Sunglasses every 12 months:**

20% discount, limit two pair per benefit period.*

— **Contact Lens Exam every 12 months:**

20% savings on Professional Service (Comprehensive, "new fits" only, applies only to individuals who **do not** have other vision or major medical insurance that may cover the services provided. All applicable co-pays and/or deductibles must be paid by patient at the time of service if using any insurance product.)*

— **Contact Lens Office Visits/Progress Exams up to 90 days following Lens Fitting**

No charge when in conjunction with "new fit" (10% savings on Professional Service when unrelated problem or not in conjunction with "new fit").

Exclusions

The following services and/or materials are excluded under the Educator's Vision Benefit Program.

- Vision therapy
- Replacement/repair of lost/broken lenses or frames
- Surgical treatment
- Services or materials covered under another vision insurance or major medical insurance
- Eye examinations required as a condition of employment
- Services covered under worker's compensation

Eligibility for Coverage

Actively Employed Educator

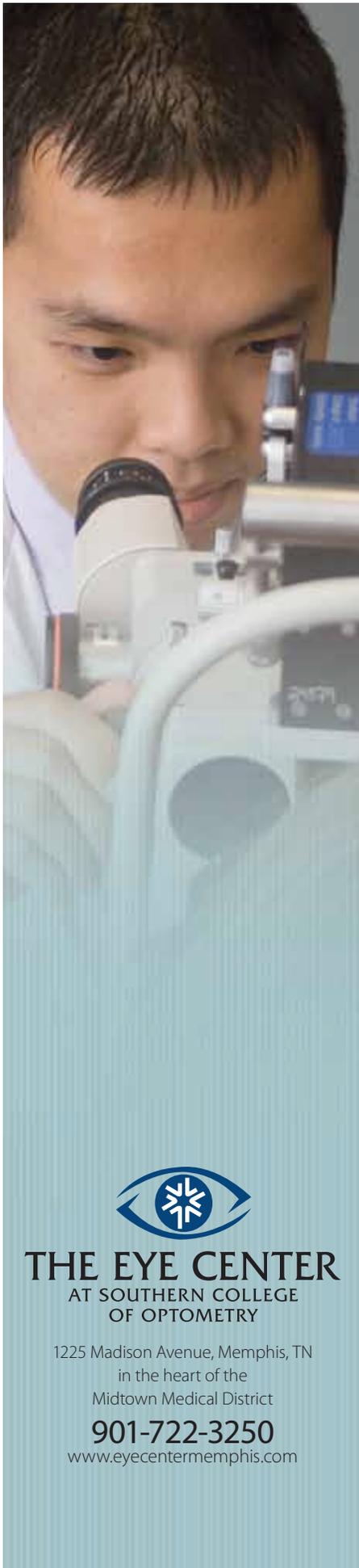
If you are an actively employed full or part-time educator at any of the participating Memphis area school systems, you are eligible for services and materials.

Dependent Eligibility

Your eligible dependents include your spouse and each of your unmarried natural children younger than age 19. Proof of relationship documentation is required for spouse and children to receive services. Covered student must accompany the dependent on the day of the appointment and for the receipt of materials.

In addition to your natural children, a child who lives with you in a parent-child relationship will be considered eligible if he/she is placed in your home for legal adoption, or is a legally adopted child, stepchild or foster child.

For the purposes of this program, an eligible foster child is a child for whom you or your spouse has assumed legal responsibility and control. Proof of relationship, whether legal or natural is required at the time of all appointments and parental consent must be obtained prior to any services being provided (see www.eyecentermemphis.com under "about your appointment" for details).



Coverage Termination

Your EVBP coverage will end on the earlier of the following dates:

- Coverage will end on the last day of the of termination or retirement.
- When the school system, terminates their participation in the Program.
- When your relationship with the school system ends either by choice or not.

Your dependent's coverage will terminate on the earliest of the following dates:

- When the individual no longer meets he program's definition of a dependent.
- When **your** coverage terminates.
- In the event of enactment of rules or regulations at the State, Federal or Local level that prevents SCO from continuing to offer such benefits as promoted, then SCO reserves the right to modify the terms and conditions hereof immediately and without notice.

Confidentiality of Information

A federal law, the Health Insurance Portability and Accountability Act of 1996 (HIPAA), requires that health plans protect the confidentiality of your private health information. A complete description of your rights under HIPAA can be found at our website, www.eyecentermemphis.com.

The Eye Center at Southern College of Optometry, will not use or further disclose information that is protected by HIPAA ("protected health information") except as necessary for treatment, payment, health plan operations and plan administration, or as permitted or required by law. By law, we have required all of our business associates to also observe HIPAA's privacy rules as outlined for use in The Eye Center. In particular, The Eye Center will not, without authorization, disclose protected health information for employment-related actions and decisions or in connection with any other benefit or employee benefit plan of your academic institution or employer. Under HIPAA, you have certain rights with respect to your protected health information, including certain rights to see and copy the information, receive an accounting of certain disclosures of the information and, under certain circumstances, amend the information. You also have the right to file a complaint with The Eye Center through our Compliance Officer or with the Secretary of the U.S. Department of Health and Human Services if you believe your rights under HIPAA have been violated.

The Eye Center maintains a privacy notice, which provides a complete description of your rights under HIPAA's privacy rules. For a copy of the notice, visit our website at www.eyecentermemphis.com or contact your Campus Benefits Representative.

Your Participation, Our Privilege

Through your school system's willingness to offer our EVBP to you, they are demonstrating their commitment to you as a valued employee. Through your participation in our EVBP, you are acknowledging the importance of eye health and vision care for yourself and your family. By providing you and your family with care, we are privileged to be a part of your health care team.

You are about to discover why so many Mid-Southerners trust the doctors and interns at The Eye Center for all their families eye health and vision care needs. Welcome!



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