

Superior Officers Council City of New York Police Department Active Health and Welfare Fund



Welcome to Davis Vision!

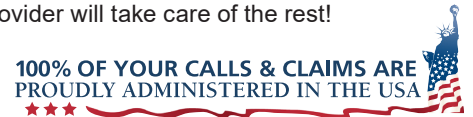
We are pleased to provide you with information on your vision benefit to help you care for your vision and eye health - a key part of overall health and wellness!

If you are not currently enrolled, please visit our member site at davisvision.com or call 1.877.923.2847 and enter client code 2942 to locate providers or for additional information.

Using your benefits is easy! Just log on to our Member site at davisvision.com and click "Find a Provider," or call us at 1.800.999.5431.

Make an appointment. Tell your provider you are a Davis Vision member with coverage through Superior Officers Council City of New York Police Department Active Health and Welfare Fund . Provide your member ID number, name and date of birth, and do the same for your covered dependents seeking vision services. Your provider will take care of the rest!

Your Davis Vision Premier Plan Benefits



| Benefit | Frequency Once every - | In-network Copay | In-network Coverage |
|--|---------------------------|---------------------|--|
| Eye Examination | 12 months | \$0 | Covered in full. <i>Includes dilation when professionally indicated.</i> |
| Spectacle Lenses | 12 months | \$0 | Clear plastic lenses in any single vision, bifocal, trifocal or lenticular prescription. Covered in full. (See below for additional lens options and coatings.) |
| Frame | 12 months | \$0 | <p>Covered in Full Frames: Any Fashion, Designer or Premier level frame from Davis Vision's Collection¹ (retail value, up to \$195).</p> <p>OR, Frame Allowance: \$125 toward any frame from provider plus 20% off any balance.³ No copay required.</p> |
| Contact Lens Evaluation, Fitting & Follow Up Care | 12 months | \$0 | <p>Davis Vision Collection Contacts: Covered in full.</p> <p>Standard, Soft Contacts: Covered in full.</p> |
| Contact Lenses (in lieu of eyeglasses) | 12 months | \$0 | <p>Covered in Full Contacts: From Davis Vision's Collection¹, up to: Planned Replacement Four boxes/multi-packs* Disposable Eight boxes/multi-packs*</p> <p>OR, Contact Lens Allowance: \$125 allowance toward any contacts from provider's supply plus 15% off balance³</p> <p>OR, Visually Required Contacts: Covered in full with prior approval.</p> <p>*Number of contact lens boxes may vary based on manufacturer's packaging.</p> |

Significant savings on optional frames, lens types and coatings!

Member Price

| | |
|--|----------------------------|
| Davis Vision Collection Frames: Fashion Designer Premier | \$0 \$0 \$0 |
| Tinting of Plastic Lenses..... | \$0 |
| Scratch-Resistant Coating..... | \$0 |
| Premium Scratch-Resistant Coating | \$30 |
| Blended Invisible Lenses..... | \$20 |
| Ultraviolet Coating | \$0 |
| Anti-Reflective Coating: Standard Premium Ultra Ultimate | \$35 \$48 \$60 \$85 |
| Polycarbonate Lenses | \$0 |
| High-Index Lenses 1.67 1.74 | \$55 \$120 |
| Progressive Lenses: Standard Premium Ultra Ultimate | \$0 \$90 \$140 \$175 |
| Polarized Lenses | \$75 |
| Photochromic Lenses (i.e. Transitions®, etc.) ² : Plastic Glass | \$65 \$20 |
| Digital Single Vision Lenses | \$30 |
| Trivex Lenses | \$50 |
| Blue Light Filtering..... | \$15 |

¹ The Davis Vision Collection is available at most participating independent provider locations. Collection is subject to change. Collection is inclusive of select toric and multifocal contacts.

² Transitions® is a registered trademark of Transitions Optical Inc.

³ Some limitations apply to additional discounts, discounts not applicable at all in-network providers.

Please note: Your provider reserves the right to not dispense materials until all applicable member costs, fees and copayments have been collected. Contact lenses: Routine eye examinations do not include professional services for contact lens evaluations. Any applicable fees above the evaluation and fitting allowance are the responsibility of the member. If contact lenses are selected and fitted, they may not be exchanged for eyeglasses. Progressive lenses: If you are unable to adapt to progressive addition lenses you have purchased, conventional bifocals will be supplied at no additional cost; however, your copayment is nonrefundable. May not be combined with other discounts or offers. Please be advised these lens options and copayments apply to in-network benefits.

Additional Savings!

| | |
|----------------------|------|
| Retinal Imaging..... | \$39 |
|----------------------|------|

Frequently Asked Questions

How can I contact Member Services?

Call 1.800.999.5431 for automated help 24/7. Live help is also available five days a week: Monday-Friday, 8 a.m.-9 p.m. (Eastern Time). (TTY services: 1.800.523.2847.)

What frames are in Davis Vision's Collection?

Our Collection offers a great selection of fashionable and designer frames, most of which are covered in full. No wonder 8 out of 10 members select a Collection frame. Log on to our member Web site at davisvision.com and take a look!

When will I receive my eyewear?

Your eyewear will be delivered to your network provider generally within five business days of order receipt. Special prescriptions, lens coatings, provider frames or out-of-stock frames may delay the standard turnaround time.

Can I split my benefits?

You may split your benefits by receiving your eye examination and eyeglasses or contact lenses on different dates or through different provider locations. To maximize your benefit value we recommend that all services be obtained from a network provider.

Are there any exclusions to the vision benefits?

Your vision plan does not cover medical treatment of eye disease or injury; vision therapy; special lens designs or coatings, other than those described herein; replacement of lost eyewear; non-prescription (plano) lenses; contact lenses and eyeglasses in the same benefit cycle; services not performed by licensed personnel; two pair of eyeglasses in lieu of bifocals.

DAVIS VISION EXTRAS!

One Year Breakage Warranty Repair or replacement of your plan covered spectacle lenses, Collection frame or frame from a network retail location where the Collection is not displayed.

Additional Savings Members will receive 50% off of additional complete pairs of eyeglasses and sunglasses at Visionworks and 30% off at other participating providers on the same transaction. Otherwise, a 20% discount off the provider's usual and customary rate is available. Contact lenses are available at a 10% discount.⁴

Mail Order Contact Lenses Replacement contacts (after initial benefit) through www.DavisVisionContacts.com mail-order service ensures easy, convenient, purchasing online and quick, direct shipping to your door. Log on to our member Web site for details.

Laser Vision Correction Davis Vision provides you and your eligible dependents with the opportunity to receive discounted laser vision correction, often referred to as LASIK. For more information, visit www.davisvision.com.

Eye Health & Wellness Log on and learn more about your eyes, health and wellness; common eye conditions that can impair vision; and what you can do to ensure healthy eyes and a healthier life.

For more details... about your vision benefits, patient rights and responsibilities about Davis Vision or to obtain a copy of Davis Vision's Privacy Practices Notice, please log on to our member Web site or contact us at 1.800.999.5431.

Davis Vision has made every effort to correctly summarize your vision plan features herein. In the event of a conflict between this information and your organization's contract with Davis Vision, the terms of the contract will prevail.

⁴ Some limitations apply to additional discounts, discounts not applicable at all in-network providers.

Fully insured product Underwritten by HM Life Insurance Company. Administered by Davis Vision, which may operate as Davis Vision Insurance Administrators in California.