



EyeMed

VISION CARE®

DREXEL UNIVERSITY

DREXEL UNIVERSITY has selected EyeMed as your vision wellness program effective 1/1/2009. This plan allows you to improve your health through a routine eye exam, while saving you money on your eye care purchases. The plan is available through thousands of provider locations participating on the EyeMed SELECT network.

To see a list of participating providers near you, go to www.enrollwitheyemed.com and choose SELECT from the provider locator dropdown box. You can also call 1-866-723-0514.

Enroll today to take advantage of an affordable way to help ensure a lifetime of healthy vision.

Vision Care Services	Member Cost	Out-of-Network Reimbursement
Exam with Dilation as Necessary	\$0 Copay	Up to \$30
Contact Lens Fit and Follow-up: (Contact lens fit and follow-up visits are available once a comprehensive eye exam has been completed.)		
Standard*	Up to \$40	N/A
Premium**	10 % off retail	N/A
Frames:	\$0 Copay, \$100 Allowance; 20% off balance over \$100	Up to \$50
Standard Plastic Lenses:		
Single Vision	\$0 Copay	Up to \$25
Bifocal	\$0 Copay	Up to \$40
Trifocal	\$0 Copay	Up to \$55
Lenticular	\$0 Copay	Up to \$55
Standard Progressive	\$65 Copay	Up to \$40
Premium Progressive	\$65 Copay, 80% of charge less \$120 allowance	Up to \$40
Lens Options (paid by the member and added to the base price of the lens):		
Tint (Solid and Gradient)	\$15	N/A
UV Coating	\$15	N/A
Standard Scratch-Resistance	\$0	Up to \$5
Standard Polycarbonate	\$40	N/A
Standard Anti-Reflective	\$45	N/A
Other Add-Ons and Services	20% off retail price	N/A
Contact Lenses (allowance covers materials only):		
Conventional	\$0 Copay, \$75 Allowance; 15% off balance over \$75	Up to \$60
Disposables	\$0 Copay, \$75 Allowance; balance over \$75	Up to \$60
Medically Necessary	\$0 Copay, Paid in Full	Up to \$200
LASIK and PRK Vision Correction Procedures:	15% off retail price OR 5% off promotional pricing	N/A
Frequency:		
Exam	Once every calendar year	
Frames	Once every calendar year	
Standard Plastic Lenses or Contact Lenses	Once every calendar year	

Additional Purchases and Out-of-Pocket Discount

Member will receive a 20% discount on remaining balance at Participating Providers beyond plan coverage; the discount does not apply to EyeMed's Providers' professional services or disposable contact lenses. Members also receive a 40% discount off complete pair eyeglass purchases and a 15% discount off conventional contact lenses once the funded benefit has been used.

Benefits are not provided for services or materials arising from: Orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; Medical and/or surgical treatment of the eye, eyes or supporting structures; Any eye or Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment; safety eyewear; Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; Plano (non-prescription) lenses and/or contact lenses; Non-prescription sunglasses; Two pair of glasses in lieu of bifocals; Services or materials provided by any other group benefit plan providing vision care; Certain brand name Vision Materials in which the manufacturer imposes a no-discount policy; or Services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order. Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available.

Benefits may not be combined with any discount, promotional offering, or other group benefit plans. Standard/Premium Progressive Lens not covered - fund as a Bifocal Lens. Standard Progressive Lens covered - fund Premium Progressive as a Standard.

* Standard Contact Lens Fitting-spherical clear contact lenses in conventional wear and planned replacement (examples include but not limited to disposable, frequent replacement etc.)

** Premium Contact Lens Fitting-all lens designs, materials and specialty fittings other than Standard Contact Lenses (examples include toric, multifocal etc.)

Underwritten by Combined Insurance Company of America, 5050 Broadway, Chicago, IL 60640, except in New York. This is a snapshot of your benefits. The Certificate of Insurance is on file with your employer.

Value Added Features:

In addition to the health benefits your EyeMed program offers, members also enjoy additional value-added features including:

- **Additional Eyewear** - Save up to 40% off additional complete pairs of glasses after the initial benefit has been used. This money-saving program is available at any participating provider.
- **Eye Care Supplies** - Receive 20% off retail price for eye care supplies like cleaning cloths and solutions purchased at network providers (not valid on doctor's services or contact lenses).
- **Laser Vision Correction** - Save 15% off the retail price or 5% off the promotional price for LASIK or PRK procedures.
- **Replacement Contact Lens Purchases** - Visit www.eyemedcontacts.com to order replacement contact lenses for shipment to your home at less than retail price.

LENSCRAFTERS®

PEARLE VISION

Sears
Optical

OPTICAL

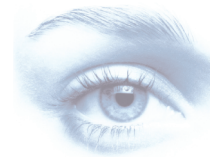
JCPenney
jcp.com

PRIVATE PRACTITIONERS



EyeMed

VISION CARE®



PROMOTING
VISION
WELLNESS

Vision Wellness for All

With EyeMed Vision Care, you'll get more than a standard vision benefit. EyeMed's vision program complements your entire health and wellness package by giving you affordable eye care with the convenience you deserve.

Eye Health Equals Better Health

Regular eye exams do more than just measure your eye sight. They can detect serious eye diseases early, allowing for more proactive treatment. What most people don't realize is that eye examinations can also reveal the early signs of serious illnesses like diabetes, heart disease and high blood pressure.

Savings All Year Long

EyeMed's program includes discounts on all your eyewear purchases, even after you've used your primary benefit. Whether buying additional pairs of glasses or just stocking up on supplies like cleaning cloths, you never have to pay full price for vision care needs.

Convenience That Counts

As an EyeMed member, you get the convenience your lifestyle demands. You can use your benefits at thousands of private practice and retail-affiliated providers across the country, most with evening or weekend appointments available. And with the nation's top optical retail brands included in EyeMed's network, you'll find high quality eye care where you live, work and shop. We back this up with a Customer Care Center available seven days a week to respond to your questions.

To learn more or to locate a provider near you visit www.eyemedvisioncare.com

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