Effective Date: 1/1/2019
Group Number: 60790-1338
Plan Number: 979NC

University of Northern Iowa - Materials Only

An In-Depth Look

<table>
<thead>
<tr>
<th>Vision Care Services</th>
<th>In-Network Member Benefits</th>
<th>Out-of-Network Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Materials:</strong> $10 copayment</td>
<td>(Materials copay applies to frame or spectacle lenses, if applicable.)</td>
<td></td>
</tr>
<tr>
<td>Frame Allowance*</td>
<td>Members receive a $50 wholesale allowance Up to $150 retail value†</td>
<td>Up to $45.00</td>
</tr>
<tr>
<td><strong>Standard Spectacle Lenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>Covered in full after materials copay</td>
<td>Up to $25.00</td>
</tr>
<tr>
<td>Bilateral</td>
<td>Covered in full after materials copay</td>
<td>Up to $40.00</td>
</tr>
<tr>
<td>Trifocal</td>
<td>Covered in full after materials copay</td>
<td>Up to $50.00</td>
</tr>
<tr>
<td>Lenticular</td>
<td>Covered in full after materials copay</td>
<td>Up to $80.00</td>
</tr>
<tr>
<td>Standard Progressives</td>
<td>Covered up to $50, plus 20% off retail</td>
<td>up to $40.00</td>
</tr>
<tr>
<td><strong>Other Lens Options</strong>†</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lens Options are discounted up to 20% off retail</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contact Lenses§</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Elective</td>
<td>$130 allowance Covered in full</td>
<td>$130.00</td>
</tr>
<tr>
<td>Medically Necessary</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Refractive Laser Surgery</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Provider discount up to 25% One-time/lifetime allowance of $150</td>
<td></td>
<td>$150.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Frequency</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Lenses or contact lenses</td>
<td>Once every 12 Months</td>
<td></td>
</tr>
<tr>
<td>Frame</td>
<td>Once every 12 Months</td>
<td></td>
</tr>
</tbody>
</table>

**How can we help you?**

Avēsis Website: www.avesis.com

Customer Service: 800-828-9341
7 a.m. - 8 a.m. EST

LASIK Provider: 877-712-2010

Underwritten by: Fidelity Security Life Insurance Company, Kansas City, MO Policy #: VC-16, Form M-9059

Underwritten by: Fidelity Security Life Insurance Company, Kansas City, MO Policy #: VC-16, Form M-9059

One-time/lifetime allowance of $150

| Lens Options are discounted up to 20% off retail |
|---|---|---|
| Standard Progressives | Covered up to $50, plus 20% off retail |

1/1/2019 60790-1338 979NC
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$10 copayment
$50
Up to $150
$45.00
$25.00
$40.00
$50.00
$80.00
$45.00
$40.00
$130.00
$130.00
$250.00
$150.00

Responsive to your needs
Avēsis is a national leader in providing exceptional vision care benefits for millions of commercial members throughout the country. The Avēsis vision care products give our members an easy-to-use wellness benefit that provides excellent value and protection.

Reliable & Dependable

Values may be more or less depending on the provider's retail pricing.

‡ Discounts are not insured benefits

§ Prior authorization is required for medically necessary contacts.

Here’s How It Works

When you need to see an eye care professional, simply visit www.avesis.com or contact Avēsis’ Customer Service Monday through Friday, 7 a.m. to 8 p.m. (EST) at 800-828-9341 to receive a listing of providers in your area.

1. Select a provider
2. Make an appointment
3. Visit provider for service
4. Pay any copays or additional expenses

† Values provided may be more or less depending on the provider’s retail pricing.

* At participating Walmart locations, retail pricing for your plan is $68. At participating Costco locations, retail pricing is $54.99.
Using Out-of-Network Providers

Members who elect to use an out-of-network provider must pay the provider in full at the time of service and submit a claim to Avēsis for reimbursement. Reimbursement levels are in accordance with the out-of-network reimbursement schedule previously listed. Out-of-network benefits are subject to the same eligibility, availability, frequency of benefits, and limitation and exclusion provisions of the plan, and are in lieu of services provided by a participating Avēsis provider. Out-of-network claim forms can be obtained by contacting Avēsis’ Customer Service Center or your group administrator, or by visiting www.avesis.com.

Limitations and Exclusions

Some provisions, benefits, exclusions, or limitations listed herein may vary depending on your state of residence.

Limitations:
This plan is designed to cover eye examinations and corrective eyewear. It is also designed to cover visual needs rather than cosmetic options. Should the member select options that are not covered under the plan, as shown in the schedule of benefits, the member will pay a discounted fee to the participating Avēsis provider. Benefits are payable only for services received while the group and individual member’s coverage is in force.

Exclusions:
There are no benefits under the plan for professional services or materials connected with and arising from:
1) Orthoptics or vision training;
2) Subnormal vision aids and any supplemental testing, aniseikonic lenses;
3) Plano (non-prescription) lenses, sunglasses;
4) Two pair of glasses in lieu of bifocal lenses;
5) Any medical or surgical treatment of eye or supporting structures;
6) Replacement of lost or broken lenses, contact lenses or frames, except when the member is normally eligible for services;
7) Any eye examination or corrective eyewear required by an employer as a condition of employment and safety eyewear;
8) Services or materials provided as a result of Workers’ Compensations Law, or similar legislation, required by any governmental agency whether Federal, State, or subdivision thereof;
9) Any vision examination;
10) Services or materials provided by any other group benefit plan providing vision care.

Refractive Surgery Vision Benefit Exclusions:
Benefits are not payable for any of the following:
1) Routine vision examinations or corrective vision materials, including corrective eyeglasses, fittings, lenses, frames, or contact lenses; or
2) Medical or surgical procedures, services, or treatments:
   a. not specifically covered under this Rider;
   b. provided free of charge in the absence of insurance
   c. payable under any Workers’ Compensation law or similar statutory authority
   d. payable under governmental plan or program, whether Federal, state, or subdivisions thereof.

Termination Provisions

Coverage will end on the earliest of: the date the policy ends, the date the employee’s employment ends, or the date the employee is no longer eligible.

Notes and Disclaimers

The contact lens allowance may be used all at once or throughout the plan year as needed or may be applied toward contact lenses only, or both contact lenses and professional services (fitting fees). Refractive Laser Surgery is considered an elective procedure, and may involve potential risks to patients. Avēsis is not responsible for the outcome of any refractive surgery.

Insured benefits are administered by Avēsis Third Party Administrators, Inc., Phoenix, AZ