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| **SCHEDULE OF BENEFITS** | **CURRENT** | **PROPOSED** |
| **Network** | **NVA** |  |
|  | **In Network** | **Out of Network** | **In Network** | **Out of Network** |
| Eye Exam | $10 Copay | $40 Allowance |  |  |
| Contact Lens Exam (Fit and Follow-up) | Covered 100% | Up to $50 Allowance |  |  |
| **Frequency of Services** |  |  |  |  |
| Examination | Once Every Calendar Year |  |
| Lenses | Once Every Calendar Year |  |
| Frames | Once Every 2 Calendar Years |  |
| Contact Lenses | Once Every Calendar Year |  |
| **Lenses** | *Copay* | *Reimbursement* |  |  |
| Single | $20 | Up to $40 |  |  |
| Bifocal | $20 | Up to $60 |  |  |
| Trifocal | $20 | Up to $80 |  |  |
| Lenticular | $20 | Up to $100 |  |  |
| **Frames** |  |  |  |  |
| Retail | $150 Retail (then 20% disc.) | Up to $50 |  |  |
| **Contact Lenses** |  |  |  |  |
| Contact Lenses (Elective)*In lieu of lenses* | $130(then 15% disc.) | Up to $105 |  |  |
| Contact Lenses (Medically Necessary) | Covered 100% | Up to $225 |  |  |

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| **Premium (Fully-Insured)** | **Current Monthly Rates** | **Proposed Monthly Rates** |
| Employee Only | $5.22 |  |
| Employee + Spouse | $9.40 |  |
| Employee + Children | $9.94 |  |
| Employee + Family | $15.68 |  |
| Rate Guarantee | Expires 12/31/2020 |  |
| Participation Requirements | N/A |  |