

Superior Vision and QualChoice Partnership



Administered by Superior Vision

Our Vision Partnership

QualChoice and Superior Vision have partnered to provide vision coverage for employer groups. QualChoice, established in 1994, provides the best value in health benefits for companies, families, and individuals. We are committed to simplifying health insurance and improving the health of Arkansans. Superior Vision is a premier national vision plan, and a leader in the managed vision care market since 1993. Superior Vision delivers value-added benefits and affordable eye care services with excellent customer service, a natural fit with the quality plans from QualChoice.

Why We're Different—and What We Offer

There are significant differences that should be considered when selecting or recommending the ideal managed vision care plan. Our differences are why we proudly serve nearly two million members and thousands of clients, including some of the most recognized names in a variety of industry segments.

An Unrivaled Provider Network—that includes one of the largest, most diverse networks of ophthalmologists, optometrists, opticians, and retail chain locations. Superior Vision offers unbiased access to all of these eye care providers, and members may go to one provider for their exam, and another for their materials. Member “choice” is embodied in all that we do.



A Host of Value-Added Services that include the following:

- Flexible plan designs
- Discount programs
- Covered Contact Lens Fitting Exam
- LASIK and refractive surgery discounts
- SmartAlert, a free, voluntary wellness program
- Online ordering and home delivery of contact lenses
- Personalized ID card
- SuperiorVision.com—the ultimate resource for information, education, and assistance

Products underwritten by National Guardian Life Insurance Company and marketed by QualChoice. National Guardian Life Insurance Company is not affiliated with Guardian Life Insurance Company of America, aka The Guardian or Guardian Life.

SVSQC-SAL14-0179v001 03/2014

The Value of Vision Plans

A vision plan is an important component of a wellness strategy. Vision can play a critical role in an employee's health and productivity, and - when offered as part of a comprehensive benefits package - can actually be a tool in employee retention and satisfaction.

Vision Concerns

Some alarming statistics from vision care associations¹:

- Some 11 million Americans have correctable vision problems
- 1 in 4 school-age children has an undiagnosed vision problem
- 70-75% of computer workers experience eye and vision problems
- Vision-impaired older drivers are 200% more likely to have an auto accident

Value to Employers and Employees

Vision coverage is an important part of health maintenance. Measurable benefits include:

Decrease in overall healthcare costs. Statistics put the financial burden associated with adult vision problems at \$54.1 billion. Vision coverage can help cut into these costs by allowing routine comprehensive eye exams as a preventive step. Early diagnosis of ocular or systemic conditions or diseases and hence earlier treatment intervention has positive outcomes for reducing costs of overall medical care.

High value at a low cost. For a relatively small investment – often as low as \$6/month – members get services valued at hundreds of dollars. The benefit provides value in excess of the premium paid. The Vision Council states that vision coverage is typically 1/10 of what medical benefits cost.

Enhance overall health. Routine comprehensive eye exams from an eye health professional provide another means of detecting such systemic health concerns as diabetes, hypertension, high blood pressure, and high cholesterol.

Employee retention. Nearly 90% of those questioned in a national survey stated that having a vision plan is important to them. As employers struggle to decrease employee turnover and increase morale and company perception, a vision plan is an inexpensive “good news” benefit.

Increased productivity. Uncorrected or even slightly miscorrected vision can decrease productivity by up to 20%. Productivity can be enhanced with a proper prescription for eyewear and/or advice on easing the symptoms of work-related issues such as Computer Vision Syndrome.



¹ Sources: Vision Council, AOA, Prevent Blindness America

Your Vision Benefits Hints and Facts



Administered by Superior Vision

Benefits and Discounts

- You have a choice of eye glasses or contact lenses during each plan year
- Order contact lenses at discount prices from our in-network provider, www.svcontacts.com, and have them delivered right to your door.
- Progressive lenses are covered at the retail trifocal level for lower out-of-pocket costs
- Many of our providers offer value-extending discounts
 - 20% off amounts over the frames allowance, and 20% off many lens options on your initial pair of eyeglasses
 - 10% to 30% discounts off additional frames, lenses, and contacts



Providers

- Find an in-network provider on our website; in-network benefits mean lower out-of-pocket costs for you
- Superior Vision has one of the largest provider networks; we have ophthalmologists, optometrists, and retail optical chains, including LensCrafters, Walmart Optical, Target Optical, and many more
 - More evening/weekend hours, 1 hour service at select locations
 - You may choose a different provider for your exam and glasses/contacts
 - Your preference, your budget, your choice

One Stop for Information – SuperiorVision.com

- Review your benefits frequency, allowances, and claims information
- Print/request replacement or additional ID cards
- View information about vision and wellness in our Vision Care Learning Center

Products underwritten by National Guardian Life Insurance Company and marketed by QualChoice. National Guardian Life Insurance Company is not affiliated with Guardian Life Insurance Company of America, aka The Guardian or Guardian Life.

SVSQC-SAL14-0163v001 04/2014