

THE CLEAR CHOICE IN VISION CARE

We understand the importance of providing your employees with a comprehensive benefits package. Vision insurance is a great way to complete your benefits package and show your employees you care about their health.

EPIC offers a traditional vision plan that provides freedom of choice — employees may visit any licensed vision care provider they choose. In addition, the EPIC Vision plan also includes a complimentary vision discount program.

Seeing is Believing

Add EPIC's quality, affordable vision coverage to your employee benefits package today!



EPIC
LIFE INSURANCE

We Take Care of You

EPIC VISION INSURANCE PLAN

Minimum Group Size Requirements

- 2+ lives with other EPIC or WPS coverage
- 10+ lives for stand-alone

EPIC PAYS

	Plan 1	Plan 2
Examinations*	\$40	\$40
Lenses*		
Single Vision	\$40	\$60
Bifocal-includes blended	\$60	\$90
Trifocal	\$70	\$100
Lenticular Lenses*		
Single Vision	\$80	\$130
Bifocal-includes blended	\$100	\$150
Frames**	\$45	\$70
Contact Lenses** includes disposable	\$25 per lens	\$40 per lens

* Per member, per calendar year

** One set per member, per two consecutive calendar years

Exclusions

For residents of Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, Pennsylvania, South Dakota, West Virginia, and Wisconsin the EPIC vision plan does not cover: • special procedures, such as orthoptics, vision training, subnormal vision aids and aniseikonia • vision care exams, eyeglasses, frames, lenses or contact lenses when required by: (1) an employer; (2) a labor agreement; or (3) a federal or state agency or local political subdivision • compensated or special multifocals; blended bifocals; or industrial safety glasses • sunglasses, plain or prescription; sunglasses are any tinted lens except the first two shades of Cruxite, Soft-Lite, Tonetex or others like these • that portion of the amount billed for a treatment, service or supply covered under the policy that exceeds our determination of the charge for such treatment, service or supply. Treatment, services and supplies: • furnished by the U.S. Veterans Administration, except for such treatment, services and supplies which under the policy we are the primary payor and the U.S. Veterans Administration is the secondary payor under applicable federal law • furnished by any federal or state agency or a local political subdivision when the participant is not liable for the costs in the absence of insurance, unless coverage under the policy is required by any state or federal law • covered by Medicare, if a participant has or is eligible for Medicare, to the extent benefits are or would be available from Medicare • which aren't visually necessary or which aren't appropriate to the treatment of an illness or injury as determined by us • provided by members of a participant's immediate family or anyone else living with him/her • which are experimental or investigative • not specifically identified as being covered under the policy • provided when a participant's coverage was not effective under the policy; this includes care provided either prior to the participant's effective date of coverage or after his/her coverage terminated under the policy • for which the participant has no legal obligation to pay • used in connection with a treatment, service or supply not covered under the policy.

EPIC VISION DISCOUNT PROGRAM[‡]

With EPIC Vision insurance, you also receive complimentary access to EPIC's vision discount program from EyeMed Vision Care®. EyeMed offers substantial savings on eye care, eyewear, and laser vision correction procedures.

To receive the discount, simply show your EPIC member ID card when visiting one of EyeMed's 20,000 private practice and retail chain providers nationwide. Call ahead to confirm the provider accepts EPIC's EyeMed discount program.

To learn more or to find an EyeMed vision care provider in your area, visit www.epiclifeline.com or contact your EPIC representative.

EyeMed
VISION CARE®

[‡] Discount program subject to change without notice

For residents of Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Missouri, Nebraska, North Dakota, Ohio, Pennsylvania, South Dakota, West Virginia, and Wisconsin the EPIC vision plan does not cover treatment, services and supplies: • for cosmetic purposes, unless necessitated as a result of injuries sustained while the participant is covered under the policy • in connection with any illness or injury caused by a participant's: (1) engaging in an illegal occupation; or (2) commission of, or attempt to commit a felony.

For residents of Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, Pennsylvania, West Virginia, and Wisconsin the EPIC vision plan does not cover treatment, services and supplies for any injury or illness covered by Worker's Compensation or similar laws, even if a participant doesn't choose to claim such benefits.

For residents of Illinois, Indiana, Iowa, Kansas, Michigan, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin the EPIC vision plan does not cover treatment, services and supplies: • for any injury or illness caused by: (1) atomic or thermonuclear explosion or resulting radiation; or (2) any type of military action, friendly or hostile.

For residents of Kentucky, Pennsylvania, and West Virginia the EPIC vision plan does not cover treatment, services and supplies: • for any injury or illness caused by any type of military action, friendly or hostile.

For residents of Minnesota the EPIC vision plan does not cover: • any amount billed by an optometrist, physician or licensed vision professional because of the patient's failure to appear for a scheduled appointment. Services and supplies: • for any injury or illness caused by war or an act of war • in connection with any illness or injury caused by a participant's commission of, or attempt to commit a felony, or act of aggression, insurrection, rebellion, or engaging in an illegal occupation.

For residents of South Dakota the EPIC vision plan does not cover treatment, services and supplies for any injury or illness payable by Worker's Compensation or similar laws.



A Subsidiary of WPS Health Insurance
P.O. Box 8430 | Madison, WI 53708-8430
1-800-236-8809 | www.epiclifeline.com

Note: This brochure is only a general outline of benefits, limitations, and exclusions. Employers and employees may refer to their policy for detailed benefit information. Coverages are subject to the terms, conditions, and provisions of the applicable EPIC insurance policy(ies) issued. Any provisions listed in this brochure that conflict with local, state, or federal laws will conform to those laws.