

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



LENSCRAFTERS®

PEARLE VISION

Sears
Optical

OPTICAL





EyeMed

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City of Hickory has selected EyeMed as your vision wellness program effective 7/1/2010. 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.enrollwiththeyemed.com and choose SELECT from the provider locator dropdown box. You can also call 1-866-268-4063.

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

CITY OF HICKORY

Vision Care Services	Member Cost	Out-of-Network Reimbursement
Exam with Dilation as Necessary	\$10 Copay	Up to \$35
Exam Options:		
Standard Contact Lens Fit and Follow-up	Up to \$40	N/A
Premium Contact Lens Fit and Follow-up	10% off retail price	N/A
Frames	\$120 Allowance; 20% off balance over \$120	Up to \$48
Standard Plastic Lenses:		
Single Vision	\$25 Copay	Up to \$25
Bifocal	\$25 Copay	Up to \$40
Trifocal	\$25 Copay	Up to \$60
Standard Progressive	\$25, 80% of charge less \$55 Allowance	Up to \$40
Premium Progressive	\$25, 80% of charge less \$55 Allowance	Up to \$40
Lens Options (paid by the member and added to the base price of the lens):		
Tint (Solid and Gradient)	20% off retail	N/A
UV Treatment	20% off retail	N/A
Standard Plastic Scratch Coating	20% off retail	N/A
Standard Polycarbonate	20% off retail	N/A
Standard Anti-Reflective Coating	20% off retail	N/A
Other Add-Ons and Services	20% off Retail Price	N/A
Contact Lenses (allowance covers materials only):		
Conventional	\$135 Allowance; 85% of balance over \$135	Up to \$95
Disposables	\$135 Allowance; plus balance over \$135	Up to \$95
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
Additional Pairs Benefit		
Members also receive a 40% discount off complete pair eyeglass purchase and 15% discount off conventional contact lenses once the funded benefit has been used.		
Frequency:		
Exam	Once every 12 months	
Frames	Once every 24 months	
Standard Plastic Lenses or Contact Lenses	Once every 12 months	

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.

Underwriter Insured Plans are underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, except in New York. Fidelity Security Life Policy Number VC-73/VC-74, form number M-9059. 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:

- **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.



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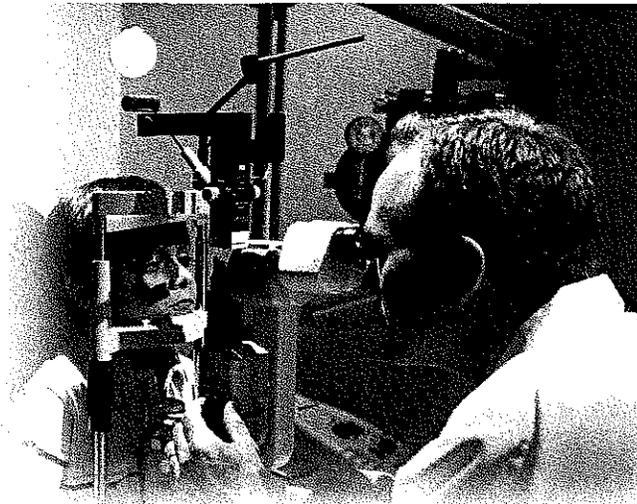


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Eye Care Professionals in Your Area

EyeMed's network includes thousands of locations across the country and near you. Below are some of the provider locations in your area. For the most up-to-date list of providers, visit www.eyemedvisioncare.com. Always call ahead and identify yourself as an EyeMed member to ensure your benefits are applied correctly.



LENSCRAFTERS
VALLEY HILLS MALL
1960 US HIGHWAY 70 SE STE 162
HICKORY, NC 28602
828-324-0021

TARGET OPTICAL
594 RIVER HWY
MOORESVILLE, NC 28117
704-799-1933

JCPENNEY OPTICAL
1480 CONCORD PKWY N
CONCORD, NC 28025
704-788-9444

PEARLE VISION
5330 SOUTH BLVD
CHARLOTTE, NC 28217
704-525-9802

SEARS OPTICAL
VALLEY HILLS MALL
1940 HWY 64 70 SE
HICKORY, NC 28601
828-328-2101

SEARS OPTICAL
1689 E BROAD ST
STATESVILLE, NC 28625
704-871-2625

SEARS OPTICAL
250 N NEW HOPE RD
GASTONIA, NC 28054
704-867-7422

LENSCRAFTERS
EASTRIDGE MALL
246 N NEW HOPE RD
GASTONIA, NC 28054
704-867-1391

LENSCRAFTERS
NORTH LAKE MALL
6801 NORTHLAKE MALL DR STE 25
CHARLOTTE, NC 28216
704-509-4366

TARGET OPTICAL
9841 NORTHLAKE CENTRE PKWY
CHARLOTTE, NC 28216
704-598-2468

TARGET OPTICAL
6150 BAYFIELD PKWY
CONCORD, NC 28027
704-795-4225

VIEWMONT EYE ASSOC
336 10TH AVE NE
HICKORY, NC 28601
828-322-4973

OAKWOOD VISION SERVICES
305 3RD AVE NW
HICKORY, NC 28601
828-322-8052

HICKORY FAMILY VISION
18 1ST AVE NE
HICKORY, NC 28601
828-322-3154

EYE CARE CENTER
1060 LENOIR RHYNE BLVD SE
HICKORY, NC 28602
828-328-3900

MICHAEL R SIGMON OD PLLC
2063 15TH AVENUE PL SE
HICKORY, NC 28602
828-322-2606

MOUNTAIN VIEW EYE CTR
3038 S NC 127 HWY
HICKORY, NC 28602
828-294-1010

NEWTON VISION CTR
110 E A ST
NEWTON, NC 28658
828-464-4136

MORGANTON EYE PHYSICIANS
831 MALCOLM BLVD
RUTHERFRD COL, NC 28671
828-874-1000

FAMILY VISION CENTER
545 NC HIGHWAY 16 S
TAYLORSVILLE, NC 28681
828-632-4566

MCKINNON EYE CLINIC
399 3RD AVE SW
TAYLORSVILLE, NC 28681
828-632-9005

MAIDEN EYE CLINIC
503 ISLAND FORD RD
MAIDEN, NC 28650
828-428-9175

MORGANTON EYE PHYSICIANS
335 E PARKER RD
MORGANTON, NC 28655
828-433-1000

EYECARE SPECIALTIES
149 W PARKER RD STE B
MORGANTON, NC 28655
828-437-2950

LINCOLN EYE CTR
110 DOCTORS PARK
LINCOLNTON, NC 28092
704-735-8512

CAROLINA EYE CARE
231 N GENERALS BLVD
LINCOLNTON, NC 28092
704-735-7101

EYE CARE CENTER
843 N CENTER ST
STATESVILLE, NC 28677
704-878-2660

MCKINNON EYE CLINIC
1835 DAVIE AVE STE 413
STATESVILLE, NC 28677
704-873-1463

CAROLINA EYE CARE
324 N HIGHWAY 16
DENVER, NC 28037
704-483-2263

STATESVILLE VISION CENTER
925 THOMAS ST STE E
STATESVILLE, NC 28677
704-878-8700

THE VISION CENTER IN WAL-MART
1116 CROSSROADS DR
STATESVILLE, NC 28625
704-872-0509

MICHAEL VOLLMER OD
1500 MEADOWVIEW DR
WILKESBORO, NC 28697
336-667-6000

WILKES OPTOMETRIC EYE CTR
505 E MAIN ST
WILKESBORO, NC 28697
336-838-4801

BOONE TRAIL OPTOMETRIC EYE
48 BOONE TRL
N WILKESBORO, NC 28659
336-667-3288

DON E MILLS JR OD PA
492 WILLIAMSON RD
MOORESVILLE, NC 28117
704-664-9121

THE VISION CENTER IN WAL-MART
169 NORMAN STATION BLVD
MOORESVILLE, NC 28117
704-660-8229

LAKE NORMAN EYE OD PA
150 PROFESSIONAL PARK DR
STE 200
MOORESVILLE, NC 28117
704-799-2233

STANLEY EYE CLINIC
204 S MAIN ST
STANLEY, NC 28164
704-263-2020

CAROLINA EYE CARE
19607 W CATAWBA AVE STE 101
CORNELIUS, NC 28031
704-892-3542

PEGGY L WIKE OD
622 N MAIN ST
PO BOX 359
MOORESVILLE, NC 28115
704-664-5406

VISUAL EYES OPTOMETRIC
1415 N LAFAYETTE ST
SHELBY, NC 28150
704-487-4099

SHELBY EYE CENTERS PA
1170 WYKE RD
SHELBY, NC 28150
704-482-6767

EYECARECENTER OD PA
16525 BIRKDALE COMMONS PKWY
STE 100
HUNTERSVILLE, NC 28078
704-896-3311

MORGANTON EYE PHYSICIANS
1622 E MARION ST
SHELBY, NC 28150
704-482-2020

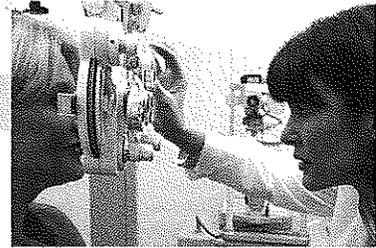
NORTHCROSS EYE ASSOCIATES
9710 SAM FURR RD UNIT A
HUNTERSVILLE, NC 28078
704-896-2118

DOCTORS VISION CENTER
1422 E MARION ST
SHELBY, NC 28152
704-482-0897

THE VISION CENTER IN WAL-MART
705 E DIXON BLVD # 74
SHELBY, NC 28152
704-487-0088

EyeMed

VISION CARE®



Convenient Choices for Your Lifestyle Needs

With EyeMed, you have the choice of leading optical retailers, as well as thousands of private practitioners. All are credentialed following NCQA quality standards and accept the EyeMed Vision Care program. With so many choices, you can be certain there is a provider that can care for your eyes and offer the convenience and services you desire.

LENSCRAFTERS®

For over 25 years, LensCrafters has been your trusted partner in helping you look and see your best. We offer a broad selection of frames, the latest lens technology, one-hour service, independent doctors of optometry next-door and convenient locations nationwide with evening and weekend hours. You can count on us anytime you need help with your eyes. Visit LensCrafters.com to browse our frame selection, book an eye exam online, or find the store nearest you.

PEARLE VISION®

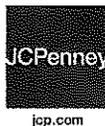
Pearle Vision consistently looks for new and different ways to improve your optical experience. From talking straight about prices to helping you find the perfect glasses for your lifestyle, our focus is on you. You'll find over 750 convenient locations where our staff speaks fluent insurance and are happy to walk you thru your coverage. Just bring you ID card and we'll help you to make sense of it. Go to pearlevision.com to learn more.

Sears Optical

Sears Optical has been helping families see better and look great for over 45 years. Everything you love and trust about Sears is what you'll find at Sears Optical - value, savings, security and brands you will love with quality - that's guaranteed. More than 850 Sears Optical locations are conveniently located nationwide. Visit searsoptical.com for one near you.

OPTICAL®

Target Optical is the perfect fit for your eyes, style and budget. Conveniently located inside more than 300 Target retail locations. From classic styles to the latest trends, we offer a wide selection of prescription eyewear and sunglasses at everyday low prices for the entire family. Plus, we make it easy with our 90-day unconditional guarantee, optional Worry-Free Protection Plan, and instant savings on contacts. Visit www.targetoptical.com to find a store near you.



JCPenney Optical is a full-service optical center conveniently located in more than 300 JCPenney department stores. Choose from hundreds of frames that will inspire and reflect your lifestyle, including exclusive designer brands such as Bisou Bisou®, a.n.a.®, Liz & Co.®, and Arizona®. JCPenney Optical also offers eye exams, contact lenses and non-prescription sunwear to meet all of your eyewear needs.

Private Practitioners

To offer the widest choices, EyeMed's panel also includes independent optometrists and ophthalmologists located throughout the country.