



SALES GUIDE

AmWINS Group Benefits, Inc.

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www.smallbizbenefits.amwins.com

BROKER INFORMATION SHEET

Group plans available for 2 or more employees. Voluntary plans available for 10 or more employees.

Group Eligibility

Plan is available down to two (2) full-time employees. No more than 50% of the eligible employees can be related by blood or marriage. "Carve out groups" are permitted with prior approval from underwriting.

Participation Requirements

All employees who work thirty (30) hours a week or more on a permanent, full time basis are eligible for coverage.

Non contributory plans require 100% participation. All eligible employees and dependents must be enrolled.

| Contributory Plans: Employee Participation | | Contributory Plans: Dependent Participation |
|---|------------------------|---|
| No. Eligible | Minimum Participation* | Minimum Participation* |
| 2-5 | 100% | 75% of all eligible dependent units must be insured |
| 6-9 | 100% minus one | |
| 10+ | 75% | |
| *Employees or dependents covered by another group vision plan are not considered eligible for these requirements. | | |

| Voluntary Vision Participation Requirements | |
|---|------------------------------------|
| These participation percentages include all eligible employees. | |
| 10-24 Lives.....Min. 10 Enrolled | 25-149 Lives.....35% Min. Enrolled |
| 150+ Lives.....25% Min. Enrolled | |

ENROLLMENT INSTRUCTIONS

All of the following must be received by Employers Vision Trust before a case can be processed:

1. Completed Application and Request for Participation and Agreement.
2. Deposit check (payable to Trustees of Employers Vision Trust) equal to one month's premium.
3. Employee Enrollment Form including a completed Monthly Cost Summary.
4. Signed one time Agent's Service Fee Agreement (enclose a copy of an active Agent and Agency's Accident and Health License).
5. A copy of your agent/agency errors and omissions coverage.
6. Cases enrolling with 2-9 lives must also submit a copy of the Employers last State Quarterly Wage and Contribution Report listing employees.

EVT and VSP, the largest vision provider in the nation, offer the nation's premier, comprehensive stand alone vision plan.

VSP's Member Promise guarantees that employees are completely satisfied with their eyecare and eyewear from VSP providers, or they will make it right. In 2011, VSP received the World Class Customer Service Call Center award for the tenth year from Service Quality Measurement (SQM) Group Inc., ranking in the top 5% of call centers. They have been recognized for Highest Customer Satisfaction in the insurance industry for the past eight years.

PLAN HIGHLIGHTS

Employers Vision Trust is underwritten by VSP. Founded in 1955, VSP is the largest provider of vision care in the nation.

VSP has 30,000 Member Doctor's with 52,000 access points and covers over 59 million members.

Professional vision care protects one of the greatest of the five senses and helps detect problems in their early stages when they are still treatable.

VSP provides discounted Laser Surgery procedures available through contracted facilities.

Member Doctors agree to accept a rigid set of standards, use only quality materials and provide the best possible service for the patient.

Member Doctors agree to accept VSP fees as 100% payment for covered services. Employees pay only a single co-payment for all services.

Ninety percent of the patients receive full service from Member Doctors. However, the Plan allows freedom of choice. You may secure the services of any licensed optometrist, ophthalmologist, or any dispensing optician.

Locate Member Doctors in your area in the Employers Vision Trust section at www.smallbizbenefits.amwins.com or vsp.com.

PROVIDER CHOICES

In Network Services

The VSP Choice Plan is a premier full-service plan that offers choice, flexibility, and maximum value through a VSP Preferred Provider.

Member Doctors

Employees receive enhanced benefits when they visit a VSP Doctor. Benefits include:

- 88% offer early morning, evening, and weekend appointments;
- Value-added savings and discounts on lens options, contact lens services, and sunglasses;
- Integrated medical management with Eye Health Management Program[®];
- Guaranteed member satisfaction;
- 24-hour access to emergency care.

VSP Doctors will validate your claim the day of your appointment and use a paperless claim service so there are **no claim forms required**.

Using the VSP Benefit is Easy, Simply:

Find a VSP doctor at vsp.com from a computer or mobile phone, or call VSP at (800) 877-7195. The member will tell the doctor they're a VSP member and that's it! The doctor and VSP will handle the rest.

The VSP Doctor Experience: By visiting a VSP doctor, members can take advantage of exclusive discounts and special offers. Many offer hours in the evenings and on weekends as well as being conveniently located where employees live, work and shop.

DISCOUNTED LASER VISION CORRECTION SURGERY

As an EVT Member, the opportunity to have Laser Vision Correction Surgery has arrived for many who are farsighted, nearsighted, or who have an Astigmatism. Insureds and eligible dependents will have access to VSP's Laser Vision Care Program.

EVT Members can now, through VSP Member Doctors and approved VSP Laser Vision Centers, receive the procedure at a discounted fee, which could add up to hundreds of dollars in savings. Discounts vary by location, but will average 15 percent off the laser center's usual and customary price.

Additionally, if the laser center is offering a temporary price reduction, VSP members will receive 5 percent off the advertised price if it is less than the usual discounted price. To find out more information or to locate VSP Member Doctors and Eye Surgical Centers go to the Employers Vision Trust section at www.smallbizbenefits.amwins.com and follow the links for VSP Member Providers.

VSP'S LASER VISION CARE PROGRAM IS UNIQUE BECAUSE IT PROVIDES:

- Peace of mind knowing that VSP only contracts with doctors and laser centers that meets stringent quality standards.
- Assurance that your trusted VSP doctor will manage you laser vision correction care and your future eye care needs.
- A comprehensive education program designed to help you make a knowledgeable choice.
- Substantial savings on laser vision correction surgery through VSP-approved centers.

TRUHEARING - BRINGING YOU THE SOUNDS OF LIFE

Vision and hearing loss are affecting more and more people. Why? The aging U.S. population is one reason. Another is the increased use of personal listening devices and hand held computers that place greater demands on our eyes and ears.

TruHearing® is offering all VSP members deep discounts on some of the most popular digital hearing aids on the market. TruHearing is a discount medical organization that offers deep discounts on state-of-the-art digital hearing aids and contracts for lower costs on professional services from a nationwide network of audio logists and hearing instrument specialists.

VSP cares about more than just your eyes. We care about all of you. That's why we're committed to helping you experience life to the fullest.

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|---|------------------------|
| Membership fee for VSP members and covered dependents | FREE |
| Average discount on all-digital hearing aids from three leading manufacturers | 25% |
| Enrollment | Automatically enrolled |

For VSP members the program offers:

- Comprehensive hearing evaluation for a discounted price of \$75
- Fitting, programming, and three free adjustment visits with each hearing aid purchase
- 48 batteries per aid with purchase and 60 batteries per aid each year
- Ability to combine with your existing hearing aid benefit to maximize savings

Members follow two simple steps to savings.

1. Call TruHearing at 877.396.7194 to schedule an appointment.
(Members must identify themselves as being with VSP.)
2. Attend appointment, receive exam, and purchase hearing aids.
All transactions are between the VSP member and TruHearing.

Freedom To Choose Any Provider:

Through VSP Open Access VSP members and their families always have the freedom to choose any provider. The VSP Plan includes a generous reimbursement schedule for services obtained from other providers - including any local or national chains. All providers can contact VSP directly to check eligibility and submit claims on behalf of the member. In fact, VSP has a national arrangement with Walmart that makes it simple for members to use their VSP benefits at any Walmart location.

OUT-OF-NETWORK

Employees always have the freedom to choose any other provider.

- The plan includes a generous reimbursement schedule for services obtained from any Licensed Optometrist, including BJ's, Walmart and Costco, Ophthalmologist and/or Dispensing Optician.
- All providers can contact VSP directly to check eligibility and submit claims on the patients behalf.
- VSP has a national arrangement with Walmart that makes it simple for your employees to use their VSP benefits at Walmart and Sam's Club locations.

The reimbursement schedule is in accordance with, and limited to the following schedule:

Professional Fees

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| Visual Examination | \$45 |
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Materials

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| Single Vision Lens, up to | \$30 |
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| Bifocal Lens, up to | \$50 |
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| Trifocal Lens, up to | \$65 |
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| Lenticular Lens, up to | \$100 |
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| Frames, up to. | \$70 |
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Contact Lenses

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| *Deemed Necessary, up to | \$210 |
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| *Elective Selection, up to | \$105 |
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*Contact lenses are in lieu of all other lenses and frame services.

LIMITATIONS

Employers Vision Trust is designed to cover visual needs rather than cosmetic materials. When a covered person selects any of the following extras, the plan will pay the basic cost of the allowed lenses, and the covered person will pay the additional laboratory cost for the extras.

Extra Cost

1. Blended lenses
2. Contact lenses (except as noted elsewhere herein)
3. Oversize lenses
4. Photochromic lenses; tinted lenses except pink #1 and pink #2
5. Progressive multifocal lenses
6. The coating of a lens or lenses
7. The laminating of a lens or lenses
8. A frame that costs more than the Plan allowance
9. Certain limitations on low vision care
10. Cosmetic lenses
11. Optional cosmetic processes
12. UV protected lenses

Not Covered

VSP may, at its discretion, waive any of the Plan limitations if, in the opinion of our optometric consultants, this is necessary for the visual welfare of the covered person.

VSP provides no benefit for professional services or materials connected with:

1. Plano lenses (lenses with refractive correction of less than + 50 diopter),
2. Two pair of glasses instead of bifocals
3. Replacement of lenses, frames and/or contact lenses furnished under this Plan which are lost or damaged except at the normal intervals when Plan Benefits are otherwise available.
4. Orthoptics or vision training and any associated supplemental testing.
5. Medical or surgical treatment of the eyes.
6. Contact lens insurance policies or service agreements.
7. Refitting of contact lenses after the initial (90-day) fitting period.
8. Contact lens modification, polishing or cleaning.
9. Local, state and/or federal taxes, except where VSP is required by law to pay.