



Underwritten by HM Life Insurance Company.

Vision plan for **PARTNERS
FOR HEALTH**



2019 vision care plan

State of Tennessee

from  **VersantHealth™**

davisvision.com/stateoftn • (800) 208-6404

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Who we are

Davis Vision is more than just a national vision care administrator. We are an advisor, partner, and leader serving over 22 million members.

Davis Vision offers:

- A broad array of paid-in-full options*
- Freedom of choice and flexible benefits:
 - use your allowance on any frame in-network
 - frame options with low out-of-pocket cost (Visionworks and The Exclusive Collection)
 - popular lens options with significant savings based upon plan design
- Extensive blended network of premier retailers nationally as well as independent optometrists and ophthalmologists, totaling over 70,000** points of access
- NCQA-certified provider credentialing process to ensure industry-leading standards for quality
- 100% United States-based services and operations
- One-year eyeglass breakage warranty on most plan materials with no additional cost based upon plan design

We ensure low out-of-pocket costs with a broad array of paid-in-full options and freedom of choice in eyewear. Members may select any frames or contact lenses and their allowance will apply, or they can choose frames that are covered in full through the Davis Vision Exclusive Collection based upon plan design.

* Actual costs and benefits may vary based upon plan design selected. Exclusions and Limitations may apply.

**As of July, 2017, Compuvision II Provider Report

Your vision benefits

How to use the plan

- Upon enrollment, Davis Vision will mail to your home address:
 - Two ID cards, which can be used for you and your covered family members;
 - A summary of the benefits covered under the plan;
 - A listing of network providers located close to your home.
- The Davis Vision provider network includes independent providers, as well as top national retailers including Visionworks, Costco, Sam’s Club, Walmart, and JCPenney Optical. To search the full provider directory, go to davisvision.com/stateoftn or call (800) 208-6404.
- Once you have selected a provider, you may call the provider directly and schedule an appointment.
- Please confirm that coverage for all services through the Davis Vision plan is an option with your eye doctor before services are performed.

Frequency of vision benefits*

Service	Frequency
Eye exam	Once every calendar year
Eyeglass lenses	Once every calendar year
Frames	Once every two (2) calendar years
Contact lenses	Once every calendar year (in lieu of eyeglasses)
Contact lens evaluation, fitting, and follow-up	Once every calendar year (in lieu of eyeglasses)

Plan highlights*

Service	Basic plan	Expanded plan
Eye exam	\$0 copay	\$10 copay
Exclusive Collection (Fashion / Designer / Premier)	\$0 copay / \$15 copay / \$40 copay	\$0 copay - All tiers covered-in-full
Visionworks frames	Covered-in-full	Covered-in-full
Retail frame allowance	80% of balance over \$55	80% of balance over \$150



Please confirm all services are covered through the Davis Vision plan with your eye doctor before services are performed.

* Actual costs and benefits may vary based upon plan design selected. Exclusions and Limitations may apply.

Service	In-network member cost ¹	Out-of-network member cost ¹
Eye exam with dilation as necessary	\$0 copay	100% of balance over \$35
Retinal imaging	\$39 copay	100% of charge
Contact lens fit and follow-up (standard and premium)	80% of charge	100% of charge
Eyeglass benefit—frame		
Retail frame	80% of balance over \$55 ²	100% of charge over \$55 for frames and lenses combined
Visionworks frame	Covered-in-full	N/A
The Exclusive Collection ³ (in lieu of retail frame):		
Fashion selection	\$0 copay	N/A
Designer selection	\$15 copay	N/A
Premier selection	\$40 copay	N/A
Eyeglass benefit—spectacle lenses		
Single vision, bifocal, trifocal and lenticular lenses	\$0 copay	See above
Standard progressive	80% of balance over \$55; not to exceed \$65 out-of-pocket	See above
Premium progressive	80% of balance over \$55; not to exceed \$105 out-of-pocket	See above
Ultra progressive	80% of balance over \$55; not to exceed \$140 out-of-pocket	100% of charge
High-index	80% of charge not to exceed \$60	100% of charge
UV treatment	80% of charge up to \$15	100% of charge
Tint (solid and gradient)	80% of charge up to \$15	100% of charge
Standard plastic scratch coating	\$0 copay	100% of charge
Standard polycarbonate (adult/children ⁴)	80% of charge up to \$35 / \$0	100% of charge
Standard anti-reflective coating	80% of charge up to \$40	100% of charge
Premium anti-reflective coating	80% of charge up to \$55	100% of charge
Ultra anti-reflective coating	80% of charge up to \$69	100% of charge
Polarized	80% of charge up to \$75	100% of charge
Plastic photochromic lenses	80% of charge up to \$70	100% of charge
Scratch protection plan: single vision/multifocal lenses	\$20 copay / \$40 copay	100% of charge
Other add-ons and services	80% of charge	100% of charge
Contact lenses		
Conventional and disposable	80% of balance over \$55	100% of charge over \$30
Visually required ⁵	80% of balance over \$155	100% of charge over \$80

¹Member pay will not be greater than the copay, but could be less based upon the actual charge.

²\$0 copay for eyeglass frames at Visionworks.

³Collection is available at most participating provider offices. Collection is subject to change.

⁴Polycarbonate lenses are covered in full for dependent children, monocular patients and patients with prescriptions 6.00 diopters or greater.

⁵If visually required as first contact lenses following cataract surgery, or multiple pairs of rigid contact lenses for treatment of keratoconus.

* Actual costs and benefits may vary based upon plan design selected. Exclusions and Limitations may apply.

Expanded plan*

Summary of benefits—effective 1/1/2019
Rates listed on page 14

Service	In-network member cost ¹	Out-of-network member cost ¹
Eye exam with dilation as necessary	\$10 copay	100% of balance over \$50
Retinal imaging	\$39 copay	100% of charge
Contact lens fit and follow-up (standard and premium)	\$50 copay / \$60 copay	100% of charge / 100% of charge
Eyeglass benefit—frame		
Retail frame	80% of balance over \$150 ²	100% of charge over \$75
Visionworks frame	Covered-in-full	N/A
The Exclusive Collection ³ (in lieu of retail and Visionworks frame):		
Fashion selection	\$0 copay	N/A
Designer selection	\$0 copay	N/A
Premier selection	\$0 copay	N/A
Eyeglass benefit—spectacle lenses		
Single vision lenses	\$0 copay	100% of balance over \$35
Bifocal lenses	\$0 copay	100% of balance over \$55
Trifocal lenses	\$0 copay	100% of balance over \$70
Lenticular lenses	\$0 copay	100% of balance over \$70
Standard progressive	\$50 copay	100% of balance over \$55
Premium progressive:		
Tier 1	\$50 copay	100% of balance over \$55
Tier 2	\$90 copay	100% of balance over \$55
Tier 3 and Tier 4	\$140 copay	100% of balance over \$55
Ultra progressive lenses	\$140 copay	100% of charge
High-index	\$60 copay	100% of charge
UV treatment	\$10 copay	100% of balance over \$10
Tint (solid and gradient)	\$15 copay	100% of balance over \$10
Standard plastic scratch coating	\$0 copay	100% of balance over \$10
Standard polycarbonate (adult/children ⁴)	\$30 copay / \$0 copay	100% of balance over \$10
Standard anti-reflective coating	\$40 copay	100% of balance over \$10
Premium anti-reflective coating		
Tier 1	\$40 copay	100% of charge
Tier 2	\$55 copay	100% of charge
Tier 3	\$69 copay	100% of charge
Ultra anti-reflective coating	\$69 copay	100% of charge
Polarized	80% of charge up to \$75	100% of charge
Plastic photochromic lenses	80% of charge up to \$70	100% of charge
Scratch protection plan: single vision/multifocal lenses	\$20 copay \$40 copay	100% of charge
Other add-ons and services	80% of charge	100% of charge
Contact lenses		
Conventional and disposable	80% of balance over \$140	100% of charge over \$55
Visually required ⁵	\$0 Copay	100% of charge over \$200

¹Member pay will not be greater than the copay, but could be less based upon the actual charge.

²\$0 copay for eyeglass frames at Visionworks.

³Collection is available at most participating provider offices. Collection is subject to change.

⁴Polycarbonate lenses are covered in full for dependent children, monocular patients and patients with prescriptions 6.00 diopters or greater.

⁵If visually required as first contact lenses following cataract surgery, or multiple pairs of rigid contact lenses for treatment of keratoconus.

Value-added services*

- **1-year breakage warranty** included on all plan-covered eyeglasses (i.e., all spectacle lenses, Davis Vision Exclusive Collection frames and national retailer frames where our Exclusive Collection is not available). Location may or may not participate in offering The Exclusive Collection of frames. Please refer to an explanation of The Exclusive Collection below for greater detail.
- **Discounts on LASIK procedures.** Visit qualsight.com/-state-of-tn or call (877) 515-3937 for information.
- **30%–60% off the cost of brand name hearing aids through EPIC Hearing Healthcare.** Visit epichearing.com/davisvision or call (844) 246-0544 for more information on pricing and participating audiologists and otolaryngologists (ENT).
- **Partial reimbursements are available for services provided by an out-of-network provider.** Claim forms are available online at davisvision.com/stateoftn. (You will receive the full value of your benefit dollars if you select an in-network provider.) Please note that out-of-network value-added services are not covered by benefit and member will be responsible for 100% of charge.

Value-added services ¹	Basic plan	Expanded plan
Laser vision correction (for select providers)	Member is responsible for 85% of retail price; 95% of promotional price	Member is responsible for 85% of retail price; 95% of promotional price
Additional pair of eyeglasses	Member is responsible for 70% of charge	Member is responsible for 60% of charge
Additional pair of conventional or disposable contact lenses	Member is responsible for 80% of charge	Member is responsible for 80% of charge

¹ Member pay will not be greater than the copay, but could be less based upon the actual charge.

¹ Out-of-network value-added services are not covered by benefit and member will be responsible for 100% of charge

* Actual costs and benefits may vary based upon plan design selected. Exclusions and Limitations may apply.

Say hello to the brand new Davis Vision mobile app

Register your member account at davisvision.com/member and then download the Davis Vision mobile app for your iOS or Android device.



Find an eyecare provider

Easily find an eyecare provider based on your current location, or search by city, ZIP code, or name.



Check your eligibility and benefits

Quickly check your current or future eligibility status. Need a little more detail? You can also review your benefit.



Track your glasses

Did you order glasses from an independent provider? Conveniently check their progress in the app.



Request an ID card

Need your member information? Find it and personalize it with your photo (optional).



Review your claims and status

Check out your current claims and history. Plus, upload a photo of your receipt to easily submit an out-of-network claim.



Other tools and resources

Be sight-savvy with these calculators, a frame try-on tool, a vision reference library, and more.



Need more information?

Go to davisvision.com/app to learn more and see the app in action.



The Exclusive Collection of frames

Members are offered a selection of over 200 fashionable frames for little-to-no out-of-pocket cost. You'll find the Exclusive Collection at participating in-network provider locations.

Our convenient tagging system is designed to streamline understanding of your member out-of-pocket cost. Actual costs and benefits may vary based upon plan design selected. Exclusions and Limitations may apply.



Fashion/yellow tag—Functional and classic with proven designs for the whole family.

Basic plan: \$0 copay | Expanded plan: \$0 copay



Designer/red tag—Stylish options with brands like Robert Mitchell®, Lucky Brand®, Jones NY®, and more.

Basic plan: \$15 copay | Expanded plan: \$0 copay



Premier/blue tag—Fashion-forward choices from brands like Perry Ellis®, Catherine Deneuve®, and Candies®.

Basic plan: \$40 copay | Expanded plan: \$0 copay



You'll find the
Exclusive Collection
at participating
in-network
provider locations



Frequently asked questions

How do I enroll?

To enroll, sign up within 31 calendar days from your date of hire. If you do not enroll when initially eligible, you must wait until the next Annual Enrollment period to enroll, unless you experience a special qualifying event (SQE).

For more details about the plan, log on to davisvision.com/stateoftn or call (800) 208-6404.

Is my family covered?

Once enrolled, log into your member account, and click on "Check Eligibility" to see who is covered. You can add (or drop) dependents to your plan during the Annual Enrollment period or in the case of a special qualifying event (SQE).

When does my coverage end?

Please refer to the "Termination of Insurance" and "Continuation" sections in either your Basic or Expanded sample certificate to verify the date your coverage will end upon terminating your benefit or leaving employment. You may also ask your ABC, HR Representative, or employer to assist you in this matter.

What information will my eye doctor need?

When scheduling your appointment with an in-network provider, it's best to have your member number so they can quickly verify eligibility. However, you can also use the head of contract's first/last name and the state in which they live.

Where do I find my member number?

Your member number can be found on your Davis Vision Member ID card, by logging in to your Davis Vision account, or by calling us at (800) 208-6404.

Do I get a member ID card? What happens if I lose it?

Yes, the head of contract will receive a Member ID Card; covered dependents do not. However, you do not need the ID card to use your benefits. Replacement cards can be ordered through your online account or by calling (800) 208-6404.

What are your hours of operation?

Our customer care center is open 7 days/week at convenient times for all areas of the country and can be reached at (800) 208-6404. The operating hours are:

EST		CST	
M–F	8 a.m.–11 p.m.	M–F	7 a.m.–10 p.m.
Sat.	9 a.m.–4 p.m.	Sat.	8 a.m.–3 p.m.
Sun.	12 p.m.–4 p.m.	Sun.	11 p.m.–3 p.m.

Participation requirements means an agency must be participating in the State of Tennessee Sponsored Group Health Plan in order to qualify for participation in the State of Tennessee Voluntary Group Vision Insurance Program. An active Employee and/or Dependent's participation in the State Sponsored Group Health Plan is not required to participate in the State Group Vision Insurance Program. A Retiree and/or Dependent's participation in the State Sponsored Group Health Plan is required to participate in the State Group Vision Insurance Program. Employee or Retiree's participation in the State Group Vision Insurance Program is required for participation of eligible Dependents, except Dependents of Retirees may continue enrollment in the State Group Vision Insurance Program after the Retiree is no longer eligible for the State Group Health Insurance Plan and State Group Vision Insurance Program due to reaching the age for Medicare as long as the Dependents remain enrolled in the State Group Health Insurance Plan. Participation by those enrolled in the State Group Vision Insurance Program is on a calendar year basis, and enrollment may only be dropped by the participants during the Annual Enrollment Period for the beginning of the next calendar year or due to a special qualifying event (SQE).



What if my provider is not in-network?

The Basic Plan offers limited out-of-network benefit options, while the Expanded Plan offers more reimbursement options. (See plans on pages 4 and 5 for more details.) To submit an out-of-network claim, visit davisvision.com/stateoftn and click on "Access Benefits and Forms" to download the Direct Reimbursement Claim Form. Follow the instructions on the form to submit your claim. You must include either your provider's signature or a detailed receipt. You can request to add a provider to your network under "Find a Provider" at davisvision.com/stateoftn.



Tip: Bring the Direct Reimbursement Claim form with you to your appointment for easy completion of provider information and for provider's signature.

What is included in an eye examination?

An eye exam takes roughly an hour and consists of a variety of checkups which include a health review, simple visual acuity tests, refraction test, visual field test, glaucoma test, slitlamp evaluation and dilation. A comprehensive eye health exam can detect a number of eye diseases, as well as signs of systemic conditions such as diabetes, thyroid disease, high blood pressure and neurological impairments. Every eye exam our providers administer is consistent with clinical guidelines published by the Eye American Optometric Association and the American Academy of Ophthalmology.

What is a dilated retinal exam?

A Dilated Retinal Examination (DRE) is a critical diagnostic procedure in the detection and management of diabetes, glaucoma, hypertension and many other ocular and/or systemic diseases (up to 30 altogether). It can lead to higher quality patient care, improved lifestyle through early detection and intervention, and possibly lower your overall health care costs.

Do I have to get all the services completed at the same time?

As a Davis Vision member, you can get an eye exam and shop for eyewear at different times and in different locations. For example, you may get your eye exam from an eye care provider and then use your prescription to shop for glasses at an in-network retailer at a later date within the same plan year.

Does my whole family have to visit the same provider?

No. Plan dependents can visit different providers. For example, students who are away at school can locate a participating provider near them.

Can I get both glasses and contact lenses?

No. Your plan benefits will cover eyeglasses or contact lenses, but not both. We are, however, able to offer our members additional discounts on certain eyewear and eye care purchases even after the plan allowances have been used. Log in to your account to view plan details, or call us at (800) 208-6404.

What if my glasses break?

All eyeglasses come with a one-year breakage warranty for repair or replacement of the frame and/or lenses, which applies to all plan-covered eyeglasses (i.e., all spectacle lenses, Davis Vision Exclusive Collection frames, and national retailer frames where our Exclusive Collection is not available.) So, if your glasses break, simply return them to where you purchased them.

Can I use my insurance when shopping online?

Your Davis Vision benefits are available for in-network use online at visionworks.com. Online purchases for glasses or contacts at other sites are currently considered out-of-network. Your benefits will work the same at visionworks.com as they would in-store at a Visionworks location.



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Vision plan for **PARTNERS
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Buy glasses and contacts online with your benefits

You can use your vision benefits to buy glasses and contacts at visionworks.com. Look up your benefits and see the savings on frames and contact lenses as you shop.

Here's how to shop at visionworks.com

- 1 At visionworks.com, click on the "Insurance" menu.
- 2 In "Member Lookup," enter the policyholder's member ID located on your Davis Vision ID card, and, the first name, last name, and date of birth of the person who is shopping.
- 3 Your current coverage and eligibility will show in the "Current Benefits" box.
- 4 When you are ready to shop, click on "Start Shopping" to browse frames, lenses and contacts that suit your style and prescription.
- 5 At checkout, your vision benefit will be applied to your eyewear purchase and you will pay for any out-of-pocket costs.



MEMBER LOOKUP

Visionworks now accepts select insurance plans online. Please enter your information so that we may locate your benefits.

All fields required.

Member ID

Name

Date of Birth

Looking up a member will turn on insurance pricing. Items listed under a different name will be removed from your cart.

SUBMIT

Davis Vision coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, under policy form series HMP902-VIS or similar. The coverage or service requested may not be available in all states and is subject to individual state approval.

Have your prescription handy!

In order to have your order processed, you will need to submit information from your most up-to-date prescription.



Underwritten by HM Life Insurance Company.

Vision plan for **PARTNERS
FOR HEALTH**



Visionworks online FAQs

Where can I use my benefits online?

Select Davis Vision plans are available for in-network use online at [visionworks.com](https://www.visionworks.com). Online purchases for glasses or contacts at other sites are currently considered out-of-network.

How do I know if visionworks.com is part of my in-network providers?

Please log into your member account at davisvision.com/stateoftn to verify if you are able to use your benefits online. If "Shop Visionworks.com" is an option on your Member Menu, then your group has [visionworks.com](https://www.visionworks.com) as an in-network provider. The list of available plans is growing, so please check back if [visionworks.com](https://www.visionworks.com) is not currently listed for your group.

What if visionworks.com is not an in-network provider for my group or my plan?

You can still shop online at [visionworks.com](https://www.visionworks.com). However, any purchases will be considered out-of-network for your Davis Vision benefits.

Are all Davis Vision benefits available online?

Visionworks.com currently only accepts regular (dress) eyewear benefits. Safety and occupational (VDT) eyewear plans and discount plans are not available for use online at this time.

Will my Davis Vision benefits work differently at visionworks.com?

Your benefits will work the same at [visionworks.com](https://www.visionworks.com) as they would in-store at a Visionworks location. Your frame and contact lens allowances, overage discounts, and fixed pricing on lens options and coatings will be the same online as they are in-store.

My benefit covers more than one pair of glasses or contact lenses. Do I need to purchase these at the same time?

Each vision plan has unique requirements. If your plan requires the purchase of all pairs at the same time, then this will also apply to any online purchases. Please note that at this time, [visionworks.com](https://www.visionworks.com) does not support utilizing both benefits towards contact lenses.

If you wish to use both benefits for contact lenses, please visit your local Visionworks store.

Can I purchase additional pairs online beyond what my benefits cover?

Yes. Visionworks.com will provide 50% off on any additional pairs of glasses that you purchase at the same time that you use your vision benefits online.

Can I apply promotions or retail discounts when using my benefits online?

Orders using vision benefits cannot be combined with retail promotions. However, if you use your Davis Vision benefits to purchase glasses or contact lenses at [visionworks.com](https://www.visionworks.com), Visionworks will provide 50% off any additional pairs of glasses.

What information do I need to use my vision benefits online?

You will need to enter the member ID located on your Davis Vision ID card for the policyholder along with the first name, last name, and date of birth of the person you are shopping for as they appear on your vision plan enrollment. Please contact Davis Vision at (800) 208-6404 if you need help locating your Member ID or confirming other enrollment information.

How does visionworks.com use my member information?

Your member information is only used to look up your current eligibility and benefits during your active shopping session and for claims submission by Visionworks if you purchase eyewear using your vision benefits.

How do I shop online?

You can shop online with your Davis Vision benefits by following these steps:

1. At [visionworks.com](https://www.visionworks.com), click on the Insurance Menu.
2. In Member Lookup, enter the policyholder's member ID located on their Davis Vision ID card and the first name, last name, and birth date of the person who is shopping.
3. Your current coverage and eligibility will show in the Current Benefits box.
4. When you are ready to shop, click on Start Shopping to browse frames, lenses, and contacts that suit your style and prescription.

5. At checkout, your vision benefit will be applied to your eyewear purchase, and you will pay for any out-of-pocket costs.

I tried to look up my member information online but got a message that said “We were not able to locate your information. Please confirm that the information you entered matches your plan documents.” What should I do?

If you entered your member information correctly and know that your plan is available online, please call Davis Vision at (800) 208-6404 to confirm your member information and plan availability online.

I tried to look up my member information online but got a message that said “We have located your insurance. Unfortunately, your plan cannot be accessed online at this time. We apologize for the inconvenience.” What should I do?

Please contact Visionworks at (800) 784-7427 or via live chat at visionworks.com with any questions regarding online shopping, your order, or your eyewear. Questions regarding your member information, current eligibility, or coverage should be directed to Davis Vision via your group's toll free customer service number (located on your ID card or online in your member account at davisvision.com/stateoftn).

Need help accessing your benefits?

Visit davisvision.com/stateoftn and log in to your member account for your full benefit details.

I tried to use my benefits online but got a message that said “We have located your information, but it appears that you have already applied your full benefits to other purchases.” What do I do if I think this is wrong?

Please call Davis Vision at (800) 208-6404 to discuss any benefit discrepancies.

My benefits are expiring soon. Will I be covered if I place my order online?

We encourage you to place your order in advance of your deadline. Benefits will be displayed and applied based on the current eligibility provided by Davis Vision using Eastern Time.

Do I need a prescription in order to shop online?

Yes. A valid prescription is needed to shop online and process your order. You can also supply a copy of it after placing your order by submitting it via email (prescription@visionworks.com), fax at (210) 201-8445, upload, or Visionworks

can contact your doctor directly if you provide authorization to do so after you check out.

Can I place an order for several family members?

Online orders using your Davis Vision benefits must be placed separately, one at a time for each covered family member. This ensures that your benefits and claims are handled correctly.

What payment methods are available online?

[Visionworks.com](https://visionworks.com) accepts payment via PayPal and major credit cards (MasterCard, VISA, American Express and Discover).

Can I get a receipt for my Flexible Spending Account?

Yes. You will receive an order confirmation and summary receipt via email when you complete your purchase. Visionworks can also provide detailed receipts for FSA submission. Please call Visionworks customer service at (800) 784-7427 for assistance.

Can I cancel an online order?

Yes. Please contact Visionworks customer service at (800) 784-7427 to cancel your order and they will work with Davis Vision to reinstate your benefits if you are eligible.

What if I need to make changes to my order?

Please call Visionworks customer service at (800) 784-7427 for help adjusting your order.

How are purchases shipped?

[Visionworks.com](https://visionworks.com) provides free UPS Ground shipping or pickup in a Visionworks store. Expedited shipping is also available for contacts for an additional cost.

Where can I get my glasses adjusted if I bought them online at visionworks.com?

Any Visionworks location will adjust your glasses for free if purchased online.

What if the eyewear I receive is wrong or needs to be changed?

Please call Visionworks customer service at (800) 784-7427 for help with correcting or revising any eyewear you have received.

Who should I contact with other questions?

Please contact Visionworks at (800) 784-7427 or via live chat at visionworks.com with any questions regarding online shopping, your order, or your eyewear. Questions regarding your member information, current eligibility or coverage should be directed to Davis Vision via your group's toll free customer service number at (800) 208-6404 (located on your Davis Vision ID card or online in your member account at davisvision.com/stateoftn).

Basic plan premium rates[†]

Employee/retiree rates	Monthly	Annually
Employee	\$3.07	\$36.84
Employee + child(ren)	\$6.13	\$73.56
Employee + spouse	\$5.82	\$69.84
Employee + family	\$9.01	\$108.12

Expanded plan premium rates[†]

Employee/retiree rates	Monthly	Annually
Employee	\$5.56	\$66.72
Employee + child(ren)	\$11.12	\$133.44
Employee + spouse	\$10.57	\$126.84
Employee + family	\$16.35	\$196.20

Need other assistance?

Give us a call:
(800) 208-6404

[†]Actual costs and benefits may vary based upon plan design selected. Exclusions and Limitations may apply.

Eligibility for vision benefits may be affected by certain life events. Life event means one of the following: (1) your marriage or divorce; (2) the death of your spouse; (3) the birth or adoption of your Child; (4) the death of your Child; (5) a change in the employment status of your spouse; or (6) a change in your employment status or a qualifying event as defined by the State of Tennessee.

The Schedule of Benefits in this document reflects, unless otherwise approved by the State, the procedures that vision will cover as well as certain limitations and exclusions for these covered benefits. These services will be covered when a vision provider provides them. These services must be necessary and must be provided in accordance with generally accepted vision practice standards. If the total benefit charge for a Member is less than the benefit cost-sharing, the Member shall pay the lesser charge. In addition to the limitations and exclusions shown in the Schedule of Benefits section, the Vision Plan does not pay for the following unless otherwise approved by the State:

General Limitations & Exclusions

- A. Treatment of injury or illness covered by Workers' Compensation or Employer's Liability Laws.
- B. Services received without cost from any federal, state or local agency. This exclusion will not apply if prohibited by law.
- C. Cosmetic surgery or procedures for purely cosmetic reasons.
- D. Charges by any hospital or other surgical or treatment facility and any additional fees charged by the vision for treatment in any such facility.
- E. Services by a vision provider beyond the scope of his or her license.
- F. Vision services for which the patient incurs no charge.
- G. Vision services where charges for such services exceed the charge that would have been made and actually collected if no coverage existed.
- H. Orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses.
- I. Any eye or Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment; Safety eyewear.
- J. 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.

Optional Materials & Services

If the materials and services rendered exceed the covered benefit, the difference for the actual materials or services rendered is due from the member.

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.

Davis Vision coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, under policy form series HM902-VIS or similar. The coverage or service requested may not be available in all states and is subject to individual state approval.