



Premiere Vision

# Coverage to help keep your vision healthy and your world in focus

## DID YOU KNOW?

**3 in 4** Americans need some type of corrective lens.<sup>1</sup>

An annual eye exam is about much more than healthy vision. It can help identify the early signs of serious health conditions like diabetes and high blood pressure.

Our **Premiere Vision** plan offers access to **thousands of network providers nationwide** through EyeMed Vision Care's "Select" Network of independent providers and **retail chains** including: **LensCrafters®**, **Sears Optical®**, **Target Optical®**, **JCPenney Optical®** and **Pearle Vision®** locations.

**Applying is simple and can be completed in minutes.**

### Premiere Vision Plan At A Glance

- 100% coverage for routine eye exam<sup>2</sup>
- Discounts on contact lenses and additional savings from EyeMed<sup>3</sup>
- Complements your Original Medicare insurance plan
- Large network of providers to choose from. For a list of participating providers, visit [EyeMedVisionCare.com](http://EyeMedVisionCare.com) and choose the "Select" network
- Coverage is available for you and your spouse
- Affordable premiums that do not increase as you get older with individual coverage for **\$10<sup>00</sup> per month**

## Get coverage for your vision care needs. Apply today!

<sup>1</sup> [www.StatisticBrain.com/corrective-lenses-statistics](http://www.StatisticBrain.com/corrective-lenses-statistics) | <sup>2</sup> Per insured, per 12 month period. | <sup>3</sup> EyeMed is a discount program only and not insurance.

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Underwritten by *The Chesapeake Life Insurance Company*<sup>®</sup>

# Premiere Vision



Make sure you are protected with other popular SureBridge products:



Dental



Final Expense Whole Life

	Network Provider	Non-Network Provider
Eye Exam <sup>1</sup>	100% , no copay	100% up to \$30
Corrective Spectacle Lenses <sup>1</sup> (in lieu of corrective contact lenses)	Standard uncoated plastic lenses, with \$10 copay <ul style="list-style-type: none"> <li>• 100%</li> </ul>	Standard uncoated plastic lenses, with \$10 copay <ul style="list-style-type: none"> <li>• <b>Single Vision:</b> 100% up to \$35</li> <li>• <b>Bifocal:</b> 100% up to \$55</li> <li>• <b>Trifocal:</b> 100% up to \$90</li> </ul>
Frames <sup>1</sup> (in lieu of corrective contact lenses)	\$10 copay with \$120 allowance	\$10 copay with \$60 allowance
Corrective Contact Lenses <sup>1</sup> (in lieu of corrective spectacle lenses and frames)	\$10 copay with \$120 allowance	\$10 copay with \$120 allowance
ADDITIONAL SAVINGS FROM EYEMED <sup>2</sup>		
You pay:		
Frames	60% of retail	
Lenses	<ul style="list-style-type: none"> <li>• Standard Scratch Resistance: \$15</li> <li>• Standard Progressive Lenses: \$65</li> <li>• Standard Polycarbonate: \$40</li> <li>• Tints (Solid and Gradient): \$15</li> <li>• UV Coating: \$15</li> <li>• Premium Progressive Lenses: \$65+ (80% of retail) less \$120 allowance</li> <li>• Standard Anti-Reflective: \$45</li> <li>• Nonprescription Glasses and Sunglasses: 80% of retail</li> <li>• Other Lens Options: 80% of retail</li> </ul>	
LASIK or PRK Vision Correction	15% off retail or 5% off promotional price	
MONTHLY PREMIUMS		
Individual	\$10 <sup>00</sup>	
Two Persons	\$18 <sup>00</sup>	

The chart above is only an illustration of benefit and premium options per insured per 12 month period.

<sup>1</sup> Per insured, per 12 month period | <sup>2</sup> EyeMed is a discount program only and not insurance. This program provides discounts only at certain contracted providers. You are obligated to pay all fees at the time of service, but will receive a discount from those providers who have contracted with the discount plan organization. The program does not make payments directly to the providers of medical services.

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## PREMIERE VISION: OTHER IMPORTANT INFORMATION

### EXCLUSIONS AND LIMITATIONS

#### Benefits will not be provided under the Policy for expenses associated with the following:

Orthoptic or vision training and any associated supplemental testing | Plano lenses | Lens coating | Two pair of glasses, in lieu of bifocals or trifocals | Medical or surgical treatment of the eyes | Any type of corrective vision surgery, including LASIK surgery | Any eye examination, or any corrective eye wear, required by an employer as a condition of employment | Any services or supplies when paid under any Workers' Compensation or similar law | No-line bifocal or progressive lenses | Photochromic, transition or polycarbonate lenses | Lenticular lenses | Sub-normal vision aids or non-prescription lenses | Services rendered or supplies purchased outside the U.S. or Canada, unless the insured person resides in the U.S. or Canada and the charges are incurred while on a business or pleasure trip | Eyeglasses when the change in prescription is less than .5 Diopter | Experimental or investigational or non-conventional treatment or device | Eyeglass lens treatments, including "add-ons", UV coating, anti-reflective coating, scratch resistant coating, tinting, edge polishing | Oversized lenses | High index lenses of any material type | Fitting for contact lenses | Follow-up visits | Charges incurred after the Policy has terminated or coverage has ended.

#### Coverage Information:

- **COVERAGE BEGINS:** Chesapeake requires evidence of insurability before coverage is provided. Once Chesapeake has approved your application and you have paid your premium, coverage will begin on the Policy date shown in the Policy schedule.
- **RENEWABILITY:** Your Policy is guaranteed renewable, subject to Chesapeake's right to discontinue or terminate coverage as provided in the termination of coverage section of the Policy.<sup>1</sup>
- **PREMIUM CHANGES:** Chesapeake reserves the right to change the table of premiums, on a class basis, becoming due under the Policy at any time and from time to time; provided, Chesapeake has given you written notice of at least 31 days prior to the effective date of the new rates. Such change will be on a class basis.<sup>2</sup>
- **TERMINATION OF COVERAGE<sup>3</sup>:** Your coverage will terminate and no benefits will be paid under the Policy or any attached riders: | At the end of the period for which premium has been paid | If your mode of premium is monthly, at the end of the period through which premium has been paid following our receipt of your request of termination<sup>4</sup> | If your mode of premium is other than monthly, upon the next monthly anniversary day following our receipt of your request of termination. Premium will be refunded for any amounts paid beyond the termination date<sup>4</sup> | On the date of fraud or misrepresentation by you | On the date we elect to discontinue this plan or type of coverage | On the date we elect to discontinue all coverage in your state | On the date an insured person is no longer a permanent resident of the United States.

<sup>1</sup>KS: changes 'guaranteed' to 'conditionally' | <sup>2</sup>NM: changes '31 days' to '60 days' | UT: changes '31 days' to '45 days' | <sup>3</sup>KS: add the following section titled 'Cancellation by Insured Person to Termination of Coverage' 'You may cancel the Policy at any time by written notice delivered or mailed to us, effective upon receipt of such notice or on such late date as may be specified in such notice. In the event of cancellation, we will promptly return the unearned portion of any premium paid. The earned premium shall be computed by the use of the pro-rata method. Cancellation shall be without prejudice to any claim origination prior to the effective date of coverage' | <sup>4</sup>KS: deleted entirely

For use in CT, IL, KS, KY, MO, NM, OH, PA and UT

For a complete listing of benefits, exclusions and limitations, please refer to your Policy. In the event of any discrepancies contained in this brochure, the terms and conditions contained in the Policy documents shall govern. Vision Insurance Preferred Provider Organization (PPO) Policy. Form CH-26120-IP (01/12) OON, or its state variation.

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#### Exclusions and Limitations from EyeMed:

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 | Corrective eye wear required by an employer as a condition of employment, and safety eye wear unless specifically covered under plan | Services provided as a result of any Workers' Compensation Law | Plano non-prescription lenses and non-prescription sunglasses (except for 20% discount) | Services or materials provided by any other group benefit providing for vision care | Two pair of glasses in lieu of bifocals or trifocals

For more information on SureBridge's supplemental insurance products, please visit

[www.SureBridgeInsurance.com](http://www.SureBridgeInsurance.com)

**SureBridgeInsurance.com**

**800-815-8535**

Weekdays, 8am to 5pm in all time zones

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