



## Why Sell DeltaVision®?

### What's important to you is important to us.

When your clients add DeltaVision, they combine best-in-class vision with best-in-class dental for one complete package. Flexible, quality benefits with the award-winning customer service your clients have come to expect. From our broker toolkit, to an expert support team dedicated to helping you manage commissions and group service, we make your life easier.

### Lowest out-of-pocket costs, guaranteed.\*

Independent research shows consumers' number one priority in a vision plan is low out-of-pocket cost. DeltaVision is committed to meeting and exceeding your clients' expectations by delivering value, choice and service.

Give your clients what they want in a vision plan:

- Lowest out-of-pocket guarantee.\*
- Wholesale frame pricing guarantee.\*\*
- Exclusive savings on the widest selection and brands of lens enhancements.
- Polycarbonate lenses for children covered in full.
- Exclusive rebates for new and replacement contact lenses.

### DeltaVision offers more choice.

Choose the network that offers true freedom of choice in providers and national eyewear retailers.

- Largest national network of independent eye doctors.\*\*
- 5,000+ participating retail chain locations.
- Browse and buy the latest designer eyewear online at **eyeconic.com**.
- Simplified, direct pay for members purchasing out-of-network at Walmart and Sam's Club.

### Added value your clients won't find anywhere else.

- Complimentary eye exam reminders for diabetic patients.
- HIPAA-compliant, patient-specific information to primary care providers for continuity of care.
- Exclusive access to discounts, TruHearing hearing aid products and services, and more.
- Most in-network vision providers offer early morning, evening and weekend appointments.
- 24-hour access to emergency care.

*We understand that your reputation is on the line every time you recommend a vision plan. That's why we guarantee member satisfaction, so you can choose with confidence.*

\*2018 Brand Tracker Study (VSP)

\*\*VSP, 2019

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## DeltaVision® Products

Our vision plans and best-in-class customer service are designed to exceed your clients' expectations. We offer robust plans with a variety of copayment options, allowances and frequencies to fit any group. Plus, superior network access ensures your clients receive the benefits they want, when they want them. We're committed to meeting and exceeding the expectations of your clients by delivering the best value, choices and service. It's our Member Promise\* — your clients are happy, or we'll make it right. No hassles, no excuses.

### DeltaVision 130

The DeltaVision 130 is an excellent base-level vision plan that offers affordable WellVision Exam and prescription glasses copays, as well as a healthy \$130 frame or contact lens allowance. Combine that with special offers only available through VSP®, and you have a vision plan your clients will be pleased with. The DeltaVision 130 has a 12/12/24 (exams/lens/frame) frequency structure.

### DeltaVision 150

The DeltaVision 150 offers all of the same great benefits and perks of the DeltaVision 130 plan, but with a higher \$150 frame or contact lens allowance. Maybe you have a group that likes the plan design of the 130, but wants a higher allowance. This is the plan for them: a great plan at an excellent price. The DeltaVision 150 has a 12/12/24 (exams/lens/frame) frequency structure.

### DeltaVision 150 Plus

The DeltaVision 150 Plus is the next step up the ladder. A decreased prescription glasses copay and more frequent frame replacement allowance are the signature differences in this plan, allowing your groups' employees to get the benefits they want a little cheaper and a little sooner. Who doesn't want that? The DeltaVision 150 Plus has a 12/12/12 (exams/lens/frame) frequency structure.

### DeltaVision 150 Plus with EasyOptions

The DeltaVision 150 Plus with EasyOptions is our most robust plan, offering all the same benefits as the 150 Plus, but with an exciting addition — EasyOptions. EasyOptions is a revolutionary customization feature that gives members the option to choose one of five upgrades at the time of service. See more details on the 'EasyOptions' pages of this broker kit. The DeltaVision 150 Plus with EasyOptions has a 12/12/12 (exams/lens/frame) frequency structure.

In addition to this great product selection, we're excited to offer Suncare and KidsCare, which can be added to any of these plan designs. See details about these benefits in this vision broker kit. The following pages also provide benefit summaries for our vision plans, as well as underwriting guidelines, plan provisions and instructions on enrolling a group. *If you have questions, call your Delta Dental sales representative or 888-335-8216.*

\*The VSP® Member Promise guarantees complete member satisfaction with services received from a VSP doctor.

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# DeltaVision® Underwriting Guidelines and Plan Provisions

## Underwriting Guidelines

**1.** Coverage is offered on an employer-sponsored basis only. An employer/employee relationship must exist; individuals who are not employees are not eligible for coverage. If the primary subscriber enrollment is less than five, dependents/spouse of the primary subscriber may not enroll in a separate contract to increase the group size. For example, an individual and spouse may not enroll as two separate "subscriber" contracts, or as "subscriber/child(ren)" contracts, even if both are employees. Association groups require Underwriting approval.

**2.** Virginia-based businesses enrolling 2-99 employees who are engaged in bona fide trade or commerce in the Commonwealth are eligible. However, the following organizations are not eligible for coverage: fraternal organizations, sales groups, independent contractors and membership groups. A North American Industry Classification System (NAICS) number is required for rating purposes for all vision products.

**3.** All voluntary groups of up to 300 eligible employees are rated together in a product pool. Groups with more than 300 eligible employees require Underwriting approval.

**4.** All plans utilize a four-tier rating structure consisting of subscriber, subscriber/spouse, subscriber/child(ren), and family. No other rating structures are available.

**5.** For rate guarantee, please refer to the rate page included in your quote documents. Underwriting Guidelines include, but are not limited to, minimum enrollment and employee participation levels. Coverage begins the first day of the month after the contract is issued. Please submit the groups data at least 15 days prior to the desired start date.

**6.** The eligibility waiting period for newly-hired employees will be the first day of the month following 90 days from the date of hire. Coverage ends on the last day of the month that the member ceases to be eligible under the group dental plan. If a group's existing medical plan benefits have a different eligibility requirement, then Stryden, Inc. will match it for this coverage (for example: first day of the month following the date of hire).

**7.** Employees and their dependents NOT included in the initial enrollment may be eligible for coverage on the first day of the month following a qualifying event such as: marriage or divorce, death of a spouse, birth of a child, legal adoption or loss of other group coverage. Otherwise, they may enroll only at the group's annual open enrollment period.

**8.** If an employee covered under one of the voluntary plans drops coverage, he/she is not eligible to re-enroll until the second group open enrollment period after the date of termination. In addition, if the employee cancels after less than one year of enrollment, he/she must remit the balance of the first year's premium before re-enrolling.

**9.** Group acceptance is not guaranteed. Approval of coverage is contingent upon Underwriting acceptance and verification of employee participation.

**10.** DeltaVision must be the only employer-sponsored group vision plan offered to the group's employees.

**11.** Children are eligible for coverage until the end of the month following their 26th birthday under subscriber/child(ren) or family plans.

**12.** Premiums are based on the number of employees enrolled. For example, a group of 52 eligible employees that only enrolls 39 employees will be rated in the 10-49 pool.

**13.** Groups enrolling 10-99 employees may elect a High/Low Benefit Plan at standard pool rates subject to the following conditions: (1) The Low Plan is either the DeltaVision 130 or the DeltaVision 150, (2) The High Plan is the DeltaVision 150 Plus or DeltaVision 150 Plus with EasyOptions, and (3) A minimum of 25 percent of those enrolling elect the High Plan; or we will allow two enrollees for a group of 10. Copays, allowances and frequencies may vary from the Low Plan to the High Plan. The combined participation level and employer contribution level must still meet stated requirements for this product. All employees must elect a plan at their initial enrollment and may only change plans at the group's annual open enrollment period (unless a qualifying event has occurred).

## Exclusions and Limitations

- Services and/or materials not specifically included in this schedule as covered plan benefits.
- Plano lenses (lenses with refractive correction of less than  $\pm .50$  diopter), except as specifically allowed under the Suncare enhancement, if purchased by Client.
- Two pair of glasses instead of bifocals.
- 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.
- Orthoptics or vision training and any associated supplemental testing.
- Medical or surgical treatment of the eyes.
- Contact lens insurance policies or service agreements.
- Refitting of contact lenses after the initial (90-day) fitting period.
- Contact lens modification, polishing or cleaning.
- Local, state and/or federal taxes, except where Stryden, Inc. is required by law to pay.
- Services associated with Corneal Refractive Therapy (CRT) or orthokeratology.

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## DeltaVision® Underwriting Guidelines and Plan Provisions *(continued)*

### Exclusions and Limitations — KidsCare Benefit *(if applicable)*

- Orthoptics or vision training and any associated supplemental testing.
- Corneal Refractive Therapy (CRT).
- Orthokeratology (a procedure using contact lenses to change the shape of the cornea in order to reduce myopia).
- Refitting of contact lenses after the initial (90-day) fitting period.
- Plano lenses (lenses with refractive correction of less than  $\pm .50$  diopter).
- Two pair of glasses in lieu of bifocals.
- Replacement of lenses and frames furnished under this Plan which are lost or broken, except at the normal intervals when services are otherwise available.
- Medical or surgical treatment of the eyes.
- Corrective vision treatment of an experimental nature.
- Services or materials of a cosmetic nature.
- Plano contact lenses to change eye color cosmetically.
- Artistically-painted contact lenses.
- Contact lens insurance policies or service agreements.
- Additional office visits associated with contact lens pathology.
- Costs for services and/or materials exceeding plan benefit allowances.
- Services and/or materials not indicated on this rider as covered plan benefits.
- Services and/or materials provided by a non-member provider.



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## DeltaVision® Plan Summary

	VSP Preferred Provider Benefits
WellVision Exam — comprehensive evaluation	Member pays \$10 copay; plan pays balance
Elective contact lens fitting and evaluation	Member pays up to \$60
Frames	Covered up to the plan allowance
<b>Standard Lenses</b>	
Single Vision	Covered in full, less any applicable copay
Bifocal	
Trifocal	
Lenticular	
Standard progressive	
<b>Lens Enhancements</b>	
Standard polycarbonate	Member pays \$31-\$35; \$0 for dependent children
Standard anti-reflective coating	Member pays \$41
Premium progressive	Member pays \$95-\$105
Custom progressive	Member pays \$150-\$175
Other lens enhancements	Average savings of 25%
<b>Contact Lenses — in lieu of spectacle lenses (<i>contact lens allowance covers materials only</i>)</b>	
Elective	No copayment; plan pays up to the frame allowance.
Necessary	Covered in full, frequency of service applies
Laser vision correction	15% off retail price, or 5% off promotional price; discounts only available from contracted facilities.
<b>Out-of-Network Benefits</b>	
Exam	Member pays up to \$45
Single vision lenses	Member pays up to \$30
Lined bifocal lenses	Member pays up to \$50
Lined trifocal lenses	Member pays up to \$65
Frames	Member pays up to \$70
Contacts	Member pays up to \$105
Progressive lenses	Member pays up to \$50
Necessary contact lenses	Member pays up to \$210

## Enrolling a Group

Once your client is ready to enroll, provide the following at least 15 days prior to the first day of the month that the coverage is to be effective:

- The Small Group Dental and/or DeltaVision® application (SGApp#01.2020, SGCombApp#01.2020 or DVApp#01.2020), completed and signed by the group administrator and broker, if applicable, with the NAICS Code included on the application;
- The Web Authorization form, (included on the group application), completed and signed by the group administrator;
- If using a third party vendor, a Quarterly Wage Report listing each employee name, Social Security Number and total wages, as well as a summary of the total wages and tax amounts paid;
- Completed enrollment forms for all employees electing coverage;
- **For dental only:** in order to waive the waiting period on major and/or orthodontic coverage for a group replacing a dental plan that included major and/or orthodontic coverage, a copy of the current carrier's benefit summary and premium statements confirming previous 12 months of coverage (i.e., for a January effective date, send prior year January and December statements); and
- A check for the first month's premium.

Mail completed forms and payment to your Delta Dental representative. To find your representative, visit [DeltaDentalVA.com](http://DeltaDentalVA.com).

**Reminder:** final rates are based on the number of *enrolled* employees, NOT the number of *eligible* employees.

Delta Dental makes it easy to enroll and manage your groups' dental and vision benefit plans.



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# EasyOptions

## EasyOptions

Personalized benefits in a simple to administer package. EasyOptions is a game-changing feature that allows your groups' employees the option to choose the benefit that best suits their needs.

Better yet, your members won't be locked in to choosing a benefit at the time of the open enrollment period. They choose at the time of service, affording them the opportunity to choose the benefit that's best for them at that moment.

Empower and delight your clients with the gift of choice. With EasyOptions, there's something for everyone.

### Here's how it works:

1. Schedule an eye exam with a VSP network doctor.
2. Once at the doctor's office, choose from one of the following upgrades:
  - \$250 frame allowance
  - Anti-reflective lenses
  - Progressive lenses
  - Photochromatic lenses
  - In lieu of glasses, use a \$200 contact lens allowance
3. Done! It's that simple.

EasyOptions is a feature on our most robust vision plan, the DeltaVision® 150 Plus with EasyOptions.

*For questions about how EasyOptions works, call your Delta Dental sales representative or 888-335-8216.*



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## KidsCare

DeltaVision® is committed to going one step further for our members by providing unique product solutions.

KidsCare meets the eye care and eyewear demands of your clients' active and growing children by providing two comprehensive eye exams and an additional pair of covered lenses with a prescription each year. When added to the many other important benefits specifically-designed for children, DeltaVision is the clear choice for kids.

### They grow up fast!

Annual benefits are vital to maintaining a child's overall health and wellness. Why? The rapid physical development children experience in just one year can cause children to outgrow their glasses and experience significant vision changes. If left untreated, vision issues may seriously impact a child's overall development, which is why the KidsCare benefit is so important.

### Why else do annual benefits for kids make sense?

- Parents appreciate the financial security of having their children's eye care needs met more frequently, potentially saving hundreds of dollars.

- Children are prone to losing, damaging and breaking glasses.
- Frame warranties typically cover only manufacturer defects and are good for just one year.

### The benefits of DeltaVision's KidsCare are clear.

- 80% of what children learn is through their eyes.<sup>1</sup>
- Studies have shown 20% of preschoolers have nearsightedness, farsightedness, astigmatism, or some other less-common refractive error.<sup>2</sup>
- One in every four school-age children have vision problems that, if left untreated, can affect learning ability, personality, and adjustment in school.<sup>3</sup>

Market-leading, added benefits such as KidsCare, are made to delight your customers. Talk to your Delta Dental sales representative for more information.

<sup>1</sup>American Optometric Association

<sup>2</sup>The Vision Council

<sup>3</sup>Prevent Blindness America

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## Suncare Enhancement

DeltaVision® goes beyond prescriptions to offer extra protection for your clients and their employees.

While many people understand the sun's ultraviolet (UV) rays cause skin cancer, only 6% know that UV rays can also harm the eyes. UV exposure can lead to the development of serious eye diseases, including tumors, cataracts and macular degeneration. These diseases can result in increased medical costs, lost productivity and drastic impacts to quality of life.

- 20% of all cataracts are caused by extended exposure to UV rays.<sup>1</sup>
- 80% of lifetime exposure to UV rays occurs by age 18.<sup>2</sup>
- 1.8 million Americans age 40 and older have macular degeneration and another 7.3 million are at risk of developing the eye disease.<sup>3</sup>

### Here's how it works:

Suncare encourages members to visit a provider for an annual eye exam. In addition to providing members with a frame allowance, Suncare also provides benefits to cover non-prescription sunglasses.

Members can then choose to use their frame allowance either toward regular glasses and lenses, or toward non-prescription sunglasses from their DeltaVision provider's frame options.

Additional benefits that adapt to the unique needs of our individual members. That's DeltaVision.



<sup>1</sup>World Health Organization

<sup>2</sup>Eye Didn't Know That! Site, Transitions Optical, Inc, accessed April 2010.

<sup>3</sup>Improving The Nation's Vision Health: A Coordinated Public Health Approach, Center for Disease Control and Prevention, 2006.

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## DeltaVision® Eligibility and Contribution Requirements

Employees who work 20 hours or more per week are eligible. Ineligible and part-time employees, and employees who have other group vision coverage may be removed from the eligible total for the minimum participation calculation. If the employer chooses a voluntary plan, the employer must agree to submit enrollment forms and collect premiums from subscribers.

Minimum group contribution and participation requirements are below:

Employer-Paid Plans				
Eligible Employees	2-4	5-9	10-49	50-99
Minimum Participation Requirement	100%	80%	75%	75%
Minimum Employer Contribution	25%	25%	25%	>0%
Voluntary Plans				
Eligible Employees	5-300			
Minimum Participation Requirement	Minimum of 5 employees or 25% of eligibles, whichever is greater			
Minimum Employer Contribution	0%			

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