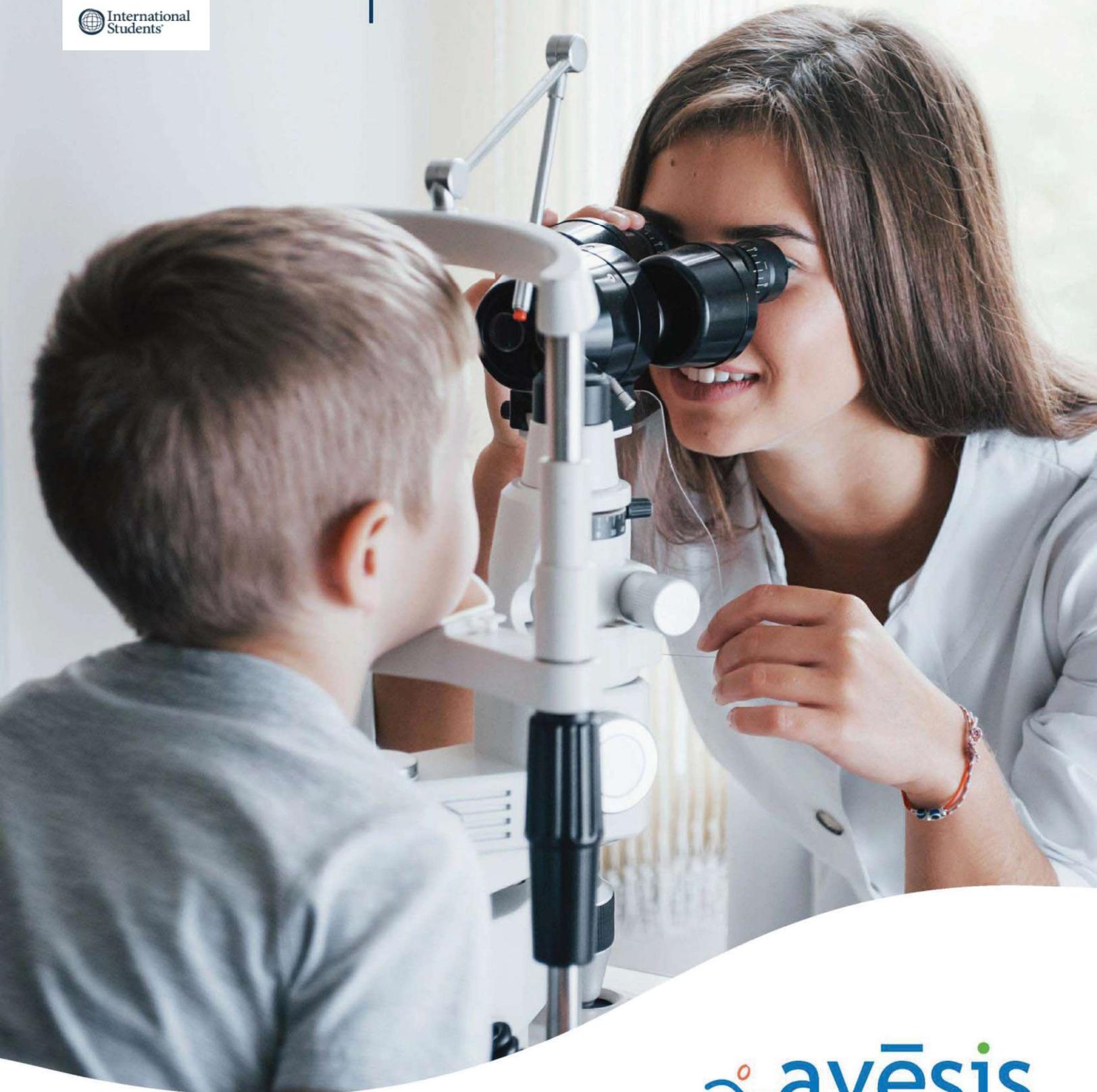


YOUR
essential senses



International Students, Inc.

Effective Date: 01/01/2021



Vision Plan Summary For: International Students, Inc.

Effective Date:

January 1, 2021

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK REIMBURSEMENT
Vision Examination (includes Refraction)	Covered in full after \$10 copay	Up to \$35
Contact Lens Fit and Follow-up		
Standard Contact Lens Fitting	Up to \$50 member out-of-pocket maximum	N/A
Custom Contact Lens Fitting	Up to \$75 member out-of-pocket maximum	N/A
MATERIALS*	\$25 copay (Materials copay applies to frame or spectacle lenses, if applicable.)	
Frame Allowance (Up to 20% discount above frame allowance.)	\$150 allowance	Up to \$50
Standard Spectacle Lenses		
Single Vision	Covered in full after \$25 copay	Up to \$25
Bifocal	Covered in full after \$25 copay	Up to \$40
Trifocal	Covered in full after \$25 copay	Up to \$50
Lenticular	Covered in full after \$25 copay	Up to \$80
Preferred Pricing Options		
Level 1 Option Package		
Polycarbonate (Single Vision/Multi-Focal)	\$40/\$44 (Covered in full up to age 19)	N/A (Up to \$10 for ages up to 19)
Standard Scratch-Resistant Coating	\$17	N/A
Ultra-Violet Screening	\$15	N/A
Solid or Gradient Tint	\$17	N/A
Standard Anti-Reflective Coating	\$45	N/A
Level 1 Progressives	\$75	Up to \$40
Level 2 Progressives	\$110	Up to \$40
All Other Progressives	\$50 allowance + 20% discount	Up to \$40
Transitions® (Single Vision/Multi-Focal)	\$70/\$80	N/A
Polarized	\$75	N/A
PGX/PBX	\$40	N/A
Other Lens Options	Up to 20% Discount	N/A
Contact Lenses + (in lieu of frame and spectacle lenses)		
Elective (10% discount on amount exceeding allowance)	\$150 allowance	Up to \$128
Medically Necessary	Covered in full	Up to \$250
Refractive Laser Surgery	Onetime/lifetime \$150 allowance Provider discount up to 25%	Onetime/lifetime \$150 allowance
PLAN DETAILS		
Contribution	Contributory	
Frequency		Rates
Eye Exam	Once every 12 months	Employee Only: \$6.69
Lenses and Contact Lenses	Once every 12 months	Employee + One: \$11.70
Frame	Once every 24 months	Employee + Family: \$17.40

RELIABLE & DEPENDABLE

Avēsis is a national leader in providing exceptional vision care benefits for millions of commercial members throughout the country.

The Avēsis vision care products give our members an easy-to-use wellness benefit that provides excellent value and protection.

PLEASE SEE THE MONTHLY PREMIUMS RATES AT THE BOTTOM OF THE PAGE.

Underwritten by: Fidelity Security Life Insurance Company, Kansas City, MO
Policy #: VC-16, Form M-9059



USING OUT-OF-NETWORK PROVIDERS

Members who elect to use an out-of-network provider must pay the provider in full at the time of service and submit a claim to Avësis for reimbursement. Reimbursement levels are in accordance with the out-of-network reimbursement schedule previously listed. Out-of-network benefits are subject to the same eligibility, availability, frequency of benefits, and limitation and exclusion provisions of the plan, and are in lieu of services provided by a participating Avësis provider. Out-of-network claim forms can be obtained by contacting Avësis' Customer Service Center or your group administrator, or by visiting www.avesis.com.

LIMITATIONS AND EXCLUSIONS

Some provisions, benefits, exclusions, or limitations listed herein may vary depending on your state of residence.

Limitations:

This plan is designed to cover eye examinations and corrective eyewear. It is also designed to cover visual needs rather than cosmetic options. Should the member select options that are not covered under the plan, as shown in the schedule of benefits, the member will pay a discounted fee to the participating Avësis provider. Benefits are payable only for services received while the group and individual member's coverage is in force.

Exclusions:

There are no benefits under the plan for professional services or materials connected with and arising from:

- 1) Orthoptics or vision training;
- 2) Subnormal vision aids and any supplemental testing, aniseikonic lenses;
- 3) Plano (non-prescription) lenses, sunglasses;
- 4) Two pair of glasses in lieu of bifocal lenses;
- 5) Any medical or surgical treatment of eye or supporting structures;
- 6) Replacement of lost or broken lenses, contact lenses or frames, except when the member is normally eligible for services;
- 7) Any eye examination or corrective eyewear required by an employer as a condition of employment and safety eyewear;
- 8) Services or materials provided as a result of Workers' Compensation Law, or similar legislation, required by any governmental agency whether Federal, State, or subdivision thereof.
- 9) Services or materials provided by any other group benefit plan providing vision care.

Refractive Surgery Vision Benefit Exclusions:

Benefits are not payable for any of the following:

- 1) Routine vision examinations or corrective vision materials, including corrective eyeglasses, fittings, lenses, frames, or contact lenses; or
- 2) Medical or surgical procedures, services, or treatments: not specifically covered under this Rider;
 - a. provided free of charge in the absence of insurance
 - b. payable under any Workers' Compensation law or similar statutory authority
 - c. payable under governmental plan or program, whether Federal, state, or subdivisions thereof.

TERMINATION PROVISIONS

Coverage will end on the earliest of: the date the policy ends, the date the employee's employment ends, or the date the employee is no longer eligible.

NOTES AND DISCLAIMERS

The contact lens allowance may be used all at once or throughout the plan year as needed or may be applied toward contact lenses only. Refractive Laser Surgery is considered an elective procedure, and may involve potential risks to patients. Avësis is not responsible for the outcome of any refractive surgery. Discounts on materials are not available at Walmart locations. Members may not use their contact lens allowance toward fitting fees at Walmart and are responsible for any out-of-pocket fees associated with fittings there. Discounts on materials are not available at Costco locations. ID cards are not required for services.

Insured benefits are administered by Avësis Third Party Administrators, Inc., Phoenix, AZ





YOUR VISION

Your Future

SIMPLY ESSENTIAL

From the moment we're born—and for every waking hour of our lives—our eyes are called upon to help us learn, understand, and remember. We use them for work and for play. That's why protecting them is essential.

Avēsis has been protecting our members' essential senses since 1978, providing vision, dental, and hearing benefits to people like you.

BRIGHT FUTURE, RIGHT NOW

Your plan includes benefits for eye exams, spectacle lenses, frames, contacts, and more—all the things you need to keep life's essentials in focus. And here's what that means for you and your family.

For children, poor eyesight can lead to trouble in school; often, that trouble leads to misdiagnosed learning or psychiatric disorders, like dyslexia and ADD, and those labels can follow children into adulthood. It's estimated that 20 percent of American children have uncorrected vision problems. And in 40 percent of children with learning disabilities, vision problems play a role.¹

In adults, eye concerns are also on the rise, thanks, in part, to our electronic device dependency, which can lead to digital eye strain. In fact, 10 million people have their eyes examined each year because of it.²

In addition to providing early diagnosis for vision problems such as digital eye strain, glaucoma, cataracts, and macular degeneration, routine eye exams can detect a host of health issues, including³:

- Diabetes
- High blood pressure
- High cholesterol
- Thyroid disease
- Autoimmune disorders
- Cancer

YOU: *Essential*

You are the most essential part of Avēsis, and we want you to see us in the best light. We pride ourselves on excellent customer service, so if at any time you have a question about your vision benefits, you have a number of resources.

Visit our website at www.avesis.com, and click on Members; download our free mobile app, Avēsis E-ssentials, at Google Play or the App Store; or give us a call at (800) 828-9341, Monday through Friday, 7:00 a.m. to 8:00 p.m. EST.



Sources:

¹https://www.midwestern.edu/news_and_events

²<http://www.allaboutvision.com/cvs/productivity.htm>

³<http://yoursightmatters.com/7-health-problems-eye-exams-can-detect/>

Avēsis is a wholly owned subsidiary of The Guardian Life Insurance Company of America, New York, NY. #2017-43828 (exp. 7/19).

WE'VE GOT YOU COVERED

As Far as the Eye Can See



SEE FOR MILES AND MILES

Networks are the fabric of a benefits program. Ours is tightly woven—with credentialed, well-respected vision care providers—to bring you coverage you can trust no matter where you travel throughout the entire country.

SET YOUR SIGHTS ON CONVENIENCE

Our national network has been built with you in mind! Having a balanced mix of independent and retail ophthalmologists, optometrists, and opticians makes it easy to find the right provider for your eye care needs. With over 75,000 access points, it's no wonder 97 percent of Avēsis members stay in network.

GO THE DISTANCE WITH US

Visit www.avesis.com and click Provider Search to find a network provider.

Looking for LASIK doctors who participate with us? Visit the Qualsight website for a list. (www.qualsight.com/-avesis)

Still have questions? Call 800-828-9341.



HERE ARE JUST A FEW OF THE MAJOR RETAILERS WHO PARTICIPATE WITH AVĒSIS:

- America's Best Contacts & Eyeglasses™
- Cohen's Fashion Optical®
- Costco® Wholesale
- Eyeglass World®
- Eyemart Express™
- EyeMasters
- For Eyes
- JCPenney Optical
- Midwest Vision Centers
- MyEyeDr.
- Nationwide™ Vision
- Pearle Vision®
- Sam's Club®
- Sears Optical®
- Shopko®
- Sterling Optical®
- SVS Vision Optical Centers
- Target® Optical
- TSO™ Texas State Optical
- Visionworks®
- Walmart®

AVĒSIS E-SENTIALS

Do everything on your smartphone that you can do from our web portal, plus call providers and Customer Care with the touch of a button. Get our mobile app for Android or iPhone at Google Play or the App Store. It's free!

Some locations may not offer all services. Full-service or materials-only status can be found through the provider search tool. Please check www.avesis.com prior to scheduling an appointment.

Avēsis is a wholly owned subsidiary of The Guardian Life Insurance Company of America, New York, NY.
#2018-60214 (exp. 5/20).



Vision at a Distance

Update Your Vision—and Your Look—From The Comfort Of Home

Introducing Avēsis Vision Delivered, powered by UVP. It's just what you need to keep your vision sharp and your look fresh when visiting your provider for new glasses is inconvenient. Shop online using your in-network benefits—no claim form required. Avēsis Vision Delivered delivers!

Get The Most Out Of Your Vision Insurance Benefits



Call customer service, available 24/7, at 844-244-1184 with any questions or concerns.



Use our virtual try-on tool that shows members how the glasses will look on you.



Enjoy a risk-free shopping experience with free shipping and returns.



Choose from over 6,000 styles of glasses and sunglasses, including designer brands.



Choose state-of-the-art coatings and lenses for all prescription types: blue light blocking, mirrored, polarized, Transitions[®], polycarbonate, digital progressive, and thin high-index lenses.

Getting glasses online is easy!

1. Log into your Avēsis account.
2. Click the link to our online portal.
3. Explore thousands of styles.
4. Try on glasses virtually.
5. Complete your order. (You can enter your prescription manually or upload a photo of it to your account.)
6. Enjoy free shipping, free returns, and a risk-free, money-back guarantee.

Amplify Your Hearing While Protecting Your Vision

Welcome to Your Discount Hearing Plan

As an Avēsis vision member, you're invited to take advantage of a discount hearing plan.

Hearing loss affects about 48 million Americans, and it can have a negative impact on every part of our lives. So why do we wait seven years before talking to a professional about hearing loss?¹

Fortunately, you don't have to.



Low-price guarantee – bring Amplifon a competitor's price quote for a hearing aid, and we'll beat it by five percent



Risk-free, 60-day trial – a 100 percent money-back guarantee if you are not completely satisfied with your hearing aid



Comprehensive service program – one year of unlimited follow-up care from a participating Amplifon provider, two years of free batteries, and a three-year warranty with protection from loss or damage

With thousands of high-quality, name-brand hearing aids available at more than 5,300 Amplifon clinic locations, Avēsis members across the country obtain affordable and convenient hearing health care. From start to finish, highly individualized guidance helps ensure that each person's needs are met. And no-interest financing is available.

Contact us today!

For more information about your plan, please contact the following:

Avēsis

Phone: 833-554-1009

Website: www.avesis.com

Amplifon

Phone: 888-402-4716

Website:

www.amplifonusa.com/avesishearing

¹ https://www.hearingloss.org/wp-content/uploads/HLAA_HearingLoss_Facts_Statistics.pdf?pdf=FactStats, accessed August 2019.

Avēsis Incorporated and Avēsis Third Party Administrators, Inc. (Avēsis), are wholly owned subsidiaries of Guardian. Guardian[®] is a registered service mark of The Guardian Life Insurance Company of America, New York, NY. Amplifon is a managed discount-card program for hearing care and hearing aids provided through a third-party arrangement between Avēsis and Amplifon. Avēsis and Guardian assume no responsibility for products or services offered by Amplifon. #2019-84884 (exp. 9/21)

Avēsis
10400 N. 25th Ave.
Suite 200
Phoenix, AZ 85021

www.avesis.com