

Delta Dental of New Jersey





Why Choose DeltaVision®?

What's important to you is important to Delta Dental and VSP.

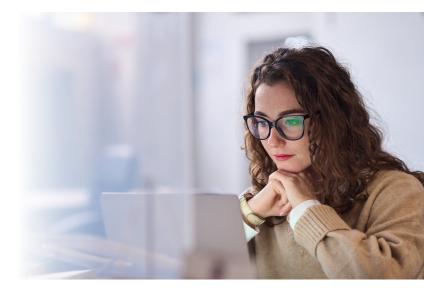
Introducing DeltaVision!

Delta Dental has partnered with VSP® Vision Care—a national leader in vision benefits—to offer an exciting new addition to our dental benefits programs. DeltaVision was created exclusively for our Delta Dental customers. VSP is well known for their best-in-class vision programs, making them the ideal complement to our dental program.

DeltaVision can be purchased standalone, however, when it's combined with Delta Dental benefits, you get two great programs in one convenient and affordable package. Plus, one vision plan even includes an enhanced feature: glasses and contacts in the same year.

Here's how DeltaVision benefits you:

- The largest network of participating opticians nationwide. You can easily take full advantage of your benefits and in-network savings.
- Innovative benefit programs. They feature lots of included extras, such as discounts on LASIK, additional pairs of glasses, and more.
- World-class customer service. VSP consistently earns a 99% satisfaction rating from members.



• Supports your health and wellness. Both dental and vision benefits encourage people to look after their health. Dentists and eye doctors are both trained to detect early signs of many conditions, which can lead to earlier intervention and better overall health.

Flexible, quality benefits with the award-winning customer service you have come to expect — that's DeltaVision.





See what else DeltaVision offers.

More choice.

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

- Largest national network of independent eye doctors.¹
- 26,200 participating retail chain locations, including Walmart/Sam's Club and Costco®.
- Out-of-network allowances for exams, lenses, frames, and contact lenses.
- Participating VSP network doctors conveniently located in retail, neighborhood, medical, and professional settings.

More savings.

Independent research shows that the number one priority for consumers choosing a vision plan is low out-of-pocket costs. DeltaVision is committed to meeting and exceeding expectations by delivering value, choice, and service.

Here's what you can expect with a DeltaVision plan:

- Low member out-of-pocket costs, guaranteed.
- Savings up to 30% off retail costs on lens enhancements (covered after a copay).
- Both wholesale and retail frame allowances; our guaranteed standard wholesale frame cost allowance covers more than 13,000 frames.
- Exclusive savings on a wide selection of frame brands and lens enhancements, including antiglare and scratch-resistant coatings, light-reactive lenses, and polycarbonate (ultra-durable, lightweight, and impact-resistant) lenses.

- Full coverage on impact-resistant lenses for children.
- Generous allowances for new and replacement contact lenses.

More value you won't find anywhere else.

- Additional coverage for members with diabetic eye disease, glaucoma, or age-related macular degeneration.
- Highest customer service rating in the industry.
- Discounts on frames, additional pairs of glasses, LASIK, retinal screening, TruHearing® hearing aids, and more.
- Access to online retailer Eyeconic® (eyeconic.com®), which offers a convenient online eyewear option and integrates directly with your vision benefits.
- Most in-network vision providers offer early morning, evening, and weekend appointments.
- 24-hour access to emergency care.

With DeltaVision, you will receive an award-winning vision program powered by VSP to complement your Delta Dental benefits. Both Delta Dental and VSP are also dedicated to satisfying you. You can be confident that Delta Dental with DeltaVision delivers a dental and vision benefits combination that's right for you.





DeltaVision products

Our vision plans and best-in-class customer service are designed to exceed your expectations.

We're committed to delivering the best value, choices, and service. It's our Member Promise² — you are happy, or we'll make it right. No hassles, no excuses.

DeltaVision - Essential

The DeltaVision – Essential Plan is an excellent base-level vision plan that offers affordable vision exams and prescription glasses copays, as well as a \$130 frame or elective contact lens allowance. Combine that with special offers only available through VSP, and you have a vision plan you will be pleased with. The Essential Plan has a 12/12/24 (exams/lens/frames) frequency structure. This means you have coverage for an exam and new lenses every 12 months, and new frames every 24 months.

DeltaVision - Brilliance

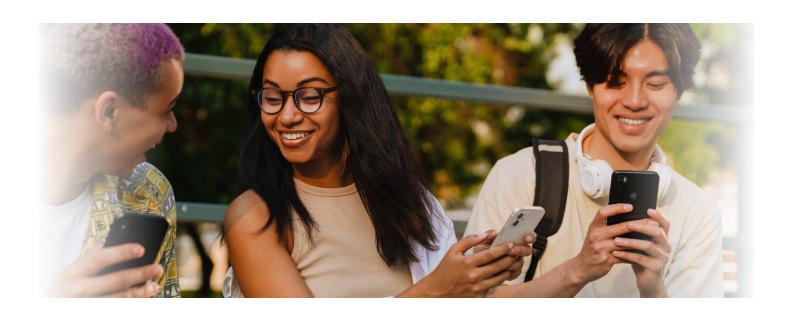
The DeltaVision - Brilliance Plan offers the same great benefits and perks of the Essential Plan, plus more. It features a \$150 allowance for frames or elective contact lenses, plus a 12/12/12 (exams/lens/frames) frequency structure. This is a great choice for those who like the Essential plan design but want to replace their frames and/or lenses every year.

DeltaVision - Premium

The DeltaVision - Premium Plan offers a step up in benefits coverage. There's no copay for exams, plus the allowance for frames or elective contact lenses increases to \$175. The Premium Plan has a 12/12/12 (exams/lens/frames) frequency structure.

DeltaVision - Platinum

DeltaVision - Platinum is our richest plan, offering all the same benefits as Premium, but with a \$200 allowance each for frames and elective contact lenses in the same year. The Platinum plan has a 12/12/12 (exams/lens/frames) frequency structure.



² The VSP® Member Promise guarantees complete member satisfaction with services received from a VSP doctor.





	DeltaVision - <i>Essential</i>	DeltaVision - <i>Brilliance</i>	DeltaVision - <i>Premium</i>	DeltaVision - <i>Platinum</i>
Exam/lens/frame frequency (months)	12/12/24	12/12/12	12/12/12	12/12/12
Contacts (in lieu of glasses)	12	12	12	12
In-network coverage				
Exam copay	\$10	\$10	\$0	\$0
Materials copay	\$25	\$10	\$0	\$0
Frame allowance	\$130 (includes Walmart/Sam's Club)* \$70 Costco*	\$150 (includes Walmart/Sam's Club)* \$80 Costco*	\$175 (includes Walmart/Sam's Club)* \$95 Costco*	\$200 (includes Walmart/Sam's Club)* \$110 Costco*
Elective contact lens allowance	\$130	\$150	\$175	\$200
Necessary contact lenses	Covered in full after copay	Covered in full after copay	Covered in full	Covered in full
Contact lens fit/ eval copayment	Up to \$60	Up to \$60	Up to \$60	Up to \$60
Both frames and contacts in same year (in-network and out-of-network)	No; allows contacts in lieu of frames	No; allows contacts in lieu of frames	No; allows contacts in lieu of frames	Yes; \$200 for each benefit

^{*}In-network status of the optometrist performing the exam may vary at participating retail chains. Please contact VSP and/or the optometrist at the retail location to verify network participation status before receiving services.





Out-of-network allowances (in addition to in-network copays)

Examination, up to:	\$45
Single vision lenses, up to:	\$30
Bifocal lenses, up to:	\$50
Trifocal lenses, up to:	\$65
Progressive lenses, up to:	\$50
Lenticular lenses, up to:	\$100
Frames, up to:	\$70
Elective contact lenses, up to:	\$105
Necessary contact lenses, up to:	\$210

Lens enhancements (member cost)³

Anti-glare coating	\$41 single/\$41 multifocal	
Impact-resistant lenses - adult	\$31 single/\$35 multifocal (covered for children)	
Progressive lenses	Standard progressive lenses are covered	
Light-reactive lenses	\$75 single vision/\$75 multifocal	
Scratch-resistant coating	\$17 single vision/\$17 multifocal	

Additional savings

Frames discount over allowance ⁴	An extra \$20 allowance on featured designer brands for frames. 20% savings on any amount above the retail allowance.
Additional pair ⁴	20% savings on unlimited additional pairs of prescription glasses and/or nonprescription sunglasses from any VSP provider within 12 months of exam.
LASIK ⁴	Average 15% off the regular price, or 5% off the promotional price; discounts only available from contracted facilities.
Retinal screening ⁴	Routine retinal screening covered for a maximum fee of \$39.
Lens coverage ⁴	Glass or plastic single vision, lined bifocal, lined trifocal, or lenticular lenses are covered in full. ⁵

Promotions and Featured Frame Brands do not apply at Costco® Optical, Walmart, Sam's Club and other participating retail chains.

In-network status of the optometrist performing the exam may vary at participating retail chains. Please contact VSP and/or the optometrist at the retail location to verify network participation status before receiving services.

The following items are excluded under this plan: plano lenses (lenses with refractive correction of less than ± .50 diopter); two pairs of glasses instead of bifocals; replacement of lenses, frames, or contacts; medical or surgical treatment; orthoptics; vision training or supplemental testing.

³ Prices shown reflect the standard plastic price for each respective category. Premium lens enhancement prices may vary. Prices may vary and are valid only through VSP Choice Network Providers and are subject to change without notice.

⁴ In-network only.

⁵ Covered in full materials and services are less any applicable copay. Based on applicable laws, benefits and savings may vary by location. Benefits may also vary at participating retail chains. Promotions like rebates are continually evaluated and subject to change without notice. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.





Additional savings (continued)

Essential Medical Eye Care	Retinal imaging for members with diabetes covered-in-full. Additional exams and services beyond routine care to treat immediate issues such as pink eye or to monitor ongoing conditions like high blood pressure, diabetes, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. Available as needed. \$20 per exam.	
Low vision	Pre-approved low vision supplemental testing covered every two years. 75% coverage for approved low vision aids, up to \$1,000 (less any amount paid for supplemental testing) every two years.	
Eyeconic®4	Go to eyeconic.com for an easy-to-use, convenient online eyewear option.	
TruHearing®4	Save up to 60% on hearing aids and batteries. Visit TruHearing.com/VSP or call 877.396.7194 for more information. ⁶	



How to find more about VSP and VSP Preferred Provider benefits.

VSP also offers additional Preferred Provider benefits, which may change from time to time. Please go to vsp.com for the most current information.

Questions about your DeltaVision plan? Call VSP's Customer Service at 800-877-7195.

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⁴ In-network only.

⁶ VSP is providing information to its members, but does not offer or provide any discount hearing program. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. For additional information, please visit vsp.com/offers/special-offers/hearing-aids/truhearing. For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California.





This overview contains a general description of your vision care program for your use as a convenient reference. Complete details of your program appear in the group contract between your plan sponsor and Delta Dental of Connecticut, Inc., which governs the benefits and operation of your program. The group contract would control if there should be any inconsistency or difference between its provisions and the information in this overview. Claims processing, claims service, and provider network administration for DeltaVision are provided under contract by VSP, VSP, Eyeconic and eyeconic.com are registered trademarks. All other brands or marks are the property of their respective owners.

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