

DICKINSON COLLEGE

Dear Valued Employee:

In order that we might assist you in using your VBA Vision Benefits, we've compiled the following most frequently asked questions and answers. It is our hope that this will provide you with a better understanding of how the program works and what you must do to receive the maximum benefit.

1. What is the benefit of using a VBA Participating Provider?

Every VBA Participating Provider location must have either a licensed practicing Doctor of Optometry or Ophthalmology associated with it. Each has agreed to accept VBA's fee as full payment for their services and adhere to VBA's comprehensive examination standards. Additionally, all lenses will be fabricated at one of VBA's Approved Optical Labs, where both the cost and the quality are strictly controlled.

2. Who are the VBA Participating Providers in my area?

VBA represents one of the most comprehensive networks of Optometrists, Ophthalmologists and well known Retail Optical Stores in the nation. An up-to-date list of the providers in your area will be sent to your home, along with a validated benefit form, when you request service from VBA. You can also search for providers by visiting our website at www.visionbenefits.com

3. Do I have to request a benefit form before making my eye appointment?

YES! You should either call VBA's Customer Service Department at 1-800-432-4966 or visit our website at www.visionbenefits.com before making your eye appointment. VBA will determine if you are eligible for the benefit at that time. If so, a validated VBA Benefit Form and a current list of Participating Providers will be sent to your home, generally within a week. Select a provider from the list and make an appointment. Remember in order to take full advantage of the benefits available, YOU MUST PRESENT THE VALIDATED VBA BENEFIT FORM TO THE VBA PROVIDER ON YOUR FIRST VISIT. Failure to do so will result in higher charges.

- OR -

You may visit our website at www.visionbenefits.com to view a listing of VBA Network Providers in your area. The VBA Doctors who have their names bolded in black would be able to deliver your benefits without the traditional VBA Benefit Form, by submitting your claim electronically. You would simply have to make an appointment with one of them (for an E-Claim) if you are eligible for your VBA benefits at that time.

4. When is the best time to call VBA's Customer Service Department?

If you only need to request VBA Benefit Forms for yourself or your dependents, you can visit our website or call any time. After reaching our Customer Service Department at 1-800-432-4966, simply press Option 4. However, if you need to speak with a VBA Customer Service Representative, you may call between the hours of 8:30 am and 7:00 pm EST Monday through Friday. You may experience longer waiting times in the morning hours. Generally, later in the day and later in the week is better.

5. Once I have received my VBA benefit form, how long do I have to make an appointment?

Since your vision benefits through VBA are prepaid, the Benefit Form you receive is similar to a voucher and must be used within 90 days after you have received it. As long as you have made your appointment within that 90 day period, the VBA Participating Provider will accept it.

6. Will there be any extra charges if I use a VBA Provider?

Your plan will provide a complete vision exam, clear lenses and a quality frame at no out-of-pocket cost to you. Also, VBA provides Polycarbonate Lenses for children under age 19 and 1 Year Scratch Protection for all ages, when spectacle lenses are obtained through a VBA Participating Provider. However, should you select optional items, such as tinted lenses, photograys or progressive no-line bifocals, there will be additional charges that you will be responsible for. Additionally, frames whose acquisition cost exceeds the plan's wholesale frame allowance (approximately \$125 to \$150 retail value) will also result in extra charges. Even though these optional items aren't covered under the plan, the amounts you will be charged are strictly controlled by VBA and are considered fair and reasonable. Ask the VBA Provider if the items you select would result in any additional charges.

NOTE: MAKE SURE YOU ARE AWARE OF ANY ADDITIONAL CHARGES BEFORE YOU SIGN THE BENEFIT FORM. VBA MONITORS ALL ADDITIONAL CHARGES TO INSURE THAT THEY ARE CORRECT.

7. What kind of frames are covered under the plan?

Any frame with a wholesale acquisition cost that is less than your plan's allowance is fully covered. A frame such as this would typically retail in the \$125 to \$150 range. If you select a frame that has a wholesale cost in excess of what the plan allows, you will be charged a controlled fee by the provider. The provider does not have to disclose the actual wholesale cost to you, but he must disclose the exact amount of the additional charges, if any, for the frame you select.

8. How long will it take to receive my glasses?

Generally, your glasses will be back from the VBA Laboratory within two weeks (VBA allows 10 working days). If, however, the frame you selected is out of stock from the manufacturer, or if you have requested an anti-reflective coating or progressive bifocals, it may take slightly longer.

9. What guarantee do I have that my glasses will be made right?

VBA guarantees every pair of glasses 100%. If your prescription is not totally accurate, or if the VBA Lab did not produce the lenses in exact accordance with your prescription, VBA will make it right at no additional cost to you.

10. If my glasses are broken or lost, can they be replaced?

No. Unless you are eligible for the benefit at that time, there are no provisions for lost or broken glasses. Some providers may offer this protection at an additional cost to you if you ask.

11. What should I do if I wish to get contacts instead of glasses?

You should proceed in the same manner as if you were going to get glasses. We would advise, however, that you shop around for both a provider and a price that you are comfortable with, since the cost of contacts is not controlled by VBA. You will simply be reimbursed up to \$150 toward the total retail cost of the contact lenses and/or contact lens exam.

VBA will accept a maximum of two (2) submissions per covered member for the benefit period up to the \$150 benefit limit. This contact lens/services reimbursement is in lieu of all other benefits (exam/spectacle lenses/frames) for the benefit period.

12. What if I wish to use a provider that does not participate with VBA?

Under the plan, you may use any provider you wish. You should still request a validated VBA Benefit Form to determine your eligibility and to assure a prompt reimbursement. Then, after you have received your exam and/or materials, simply attach your itemized receipts (exam cost, frame cost and the type and cost of lenses) to your VBA Benefit Form and return it to VBA. Reimbursements are made biweekly and are in the amounts printed in your VBA Benefits Brochure.

If you wish to use a non-participating doctor for your exam, you may still use a VBA Participating Provider to obtain your glasses. VBA Providers who will dispense glasses from another doctor's prescription are indicated with an asterisk in the in the VBA Providers' List. You must take both the Benefit Form and the prescription to the VBA Provider. The receipt for your non-participating doctor exam should be returned to VBA, along with a note including the name of your employer/company and your name and address. You will be reimbursed directly for your exam according to the schedule printed in your benefits pamphlet.

NOTE: If any problems arise with your glasses or contacts due to an inaccurate prescription written by a Non-Participating Doctor, neither VBA nor the Participating Provider assume any responsibility.

13. Does my benefit include any accommodation for laser vision correction?

YES. All VBA covered subscribers are eligible to receive a significant discount at hundreds of provider locations nationwide. For more information regarding this benefit, please call VBA's Customer Service at 1-800-432-4966/option 5.

IF YOU HAVE ANY FURTHER QUESTIONS ON THESE OR ANY OTHER ASPECTS OF YOUR VISION BENEFIT, WE ASK THAT YOU CONTACT THE BENEFITS OFFICE OR CALL VBA DIRECTLY AT 1-800-432-4966 OR VISIT OUR WEBSITE AT WWW.VISIONBENEFITS.COM THANK YOU!