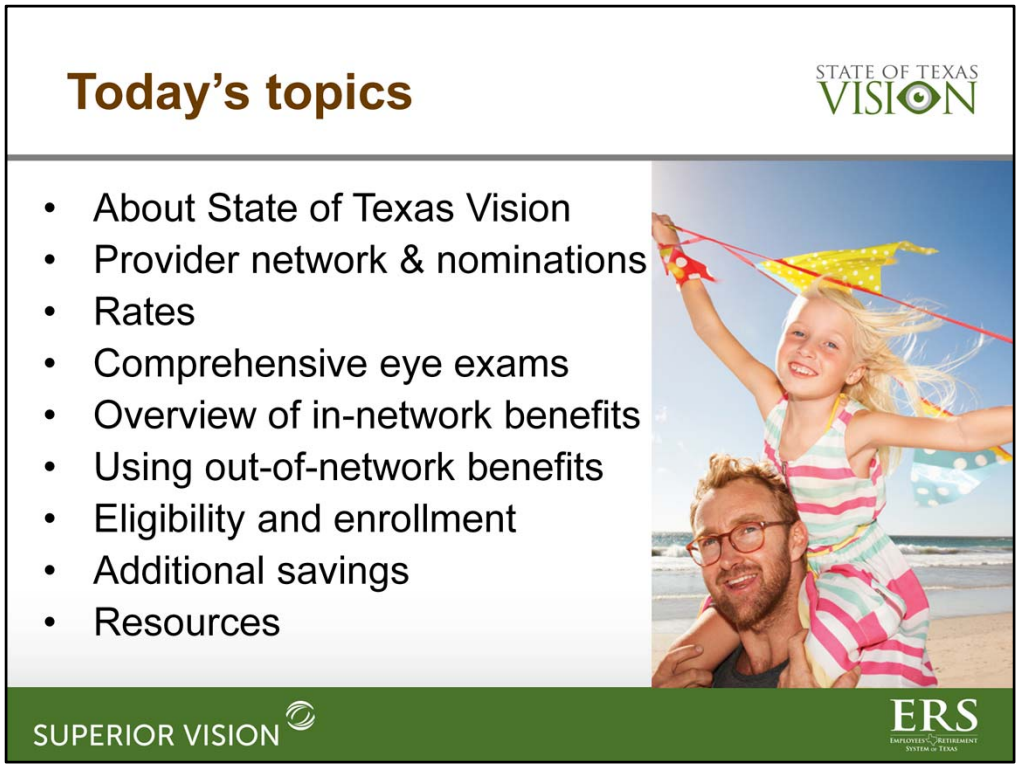
State of Texas Vision, presented by Superior Vision Services. The Employees Retirement System of Texas (ERS) offers a vision plan option, called State of Texas Vision, that is available to employees, retirees and their eligible dependents.



Today we want to introduce you to Superior Vision and share with you the benefits that it will administer on behalf of State of Texas Vision. We will cover:

- State of Texas Vision,
- Provider network and nominations,
- Rates,
- Comprehensive eye exams,
- Overview of in-network benefits,
- Using Out-of-Network providers,
- Eligibility and enrollment,
- Additional savings, and
- Resources.

About State of Texas Vision

STATE OF TEXAS VISION

- National network (all 50 states)
- #1 Network in Texas[1] with 6,305 provider access points[2,3]
- Headquartered in Rancho Cordova, CA
- Local representation in Texas

[1] 2015 NetMinder Analysis; [2] Superior Vision Data 2016; [3]Access points is defined as all providers at all locations at which covered services are offered.

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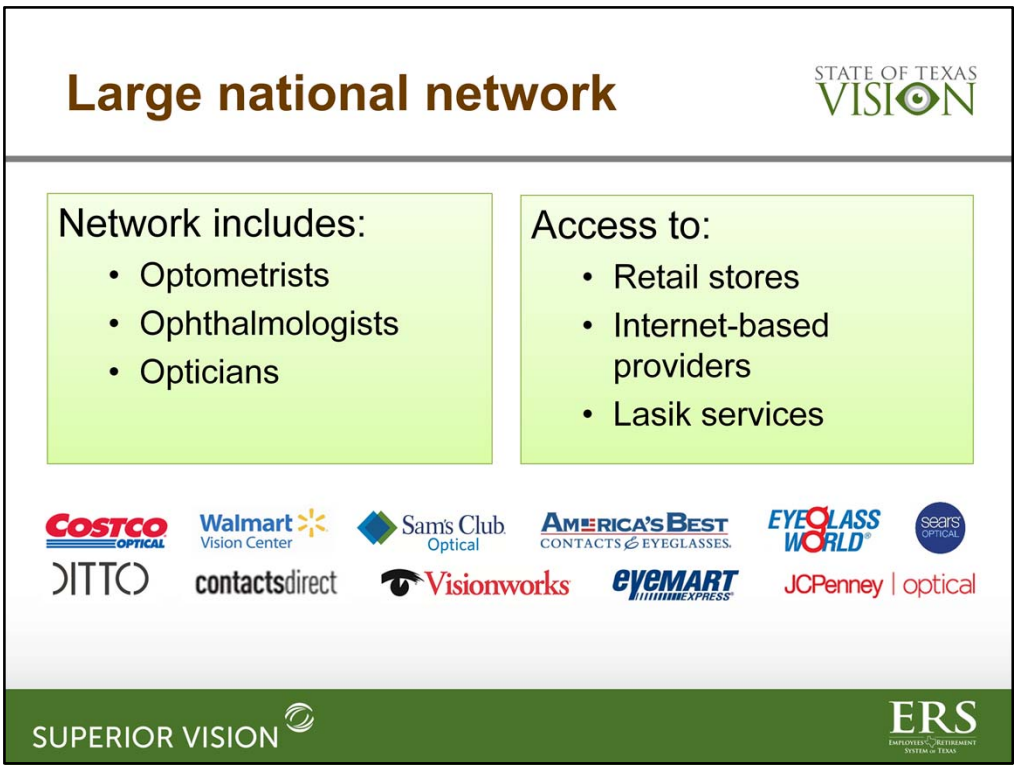
Superior Vision is a national eye health and wellness company. We have an established network with providers in all 50 states.

Superior Vision has staff representing Sales, Account Management, and Provider Relations, all located in various parts of Texas.



This large and diverse network includes:

- independent optometrists,
- Ophthalmologists, and
- dispensing opticians.

Visit the State of Texas Vision website to find network providers in your area.

Participants can access benefits through retail stores and internet-based providers. Retailers include:

- LensCrafters
- Pearle Vision
- Target Optical
- Sears Optical
- VisionWorks
- Walmart Vision Center
- Sam's Club Optical
- Costco Optical

And don’t forget, if you or your dependents are out of state you have nationwide access through the Superior National network.

Provider nominations

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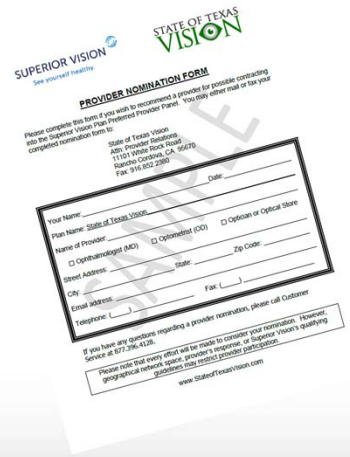
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See yourself healthy.

STATE OF TEXAS VISION

PROVIDER NOMINATION FORM

Please complete this form if you wish to recommend a provider for possible contracting into the Superior Vision Plan Preferred Provider Panel. You may either mail or fax your completed nomination form to:

State of Texas Vision
Attn: Provider Relations
11101 White Rock Road
Rancho Cordova, CA 95670
Fax: 916.852.2380

Date: _____

Your Name: _____
Plan Name: State of Texas Vision
Name of Provider: _____
☐ Ophthalmologist (MD) ☐ Optometrist (OD) ☐ Optician or Optical Store
Street Address: _____ State: _____ Zip Code: _____
City: _____ Fax: (___) _____
Email address: _____
Telephone: (___) _____

If you have any questions regarding a provider nomination, please call Customer Service at 877.396.4128.

Please note that every effort will be made to consider your nomination. However, geographical network space, provider's response, or Superior Vision's qualifying guidelines may restrict provider participation.

www.StateofTexasVision.com

SAMPLE

If your provider is not currently participating in the Superior Vision network, you can nominate him or her and we will contact them to inquire about their participation.

All providers are subject to credentialing criteria.

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If your provider is not currently participating in the Superior Vision network, you can nominate him or her and we will contact them to inquire about their participation. You can also call Superior Vision to nominate a provider.

Each of our providers must meet the Superior Vision credentialing criteria. This process can take up to 60 days. If you want to take advantage of in-network coverage do not seek services until you confirm that the provider is part of the network.

Rates

STATE OF TEXAS VISION

When you enroll, you will pay the following rates for Plan Year 2017.

	Monthly rate
You only	$6.69
You and spouse	13.38
You and child(ren)	14.38
You and family	21.07
Surviving spouse only	6.69
Surviving spouse and child(ren)	14.38
Surviving child(ren) only	7.69

You continue to have access to all vision benefits provided by your health plan.

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The rates on the slide are for Plan Year 2017. If you would like to add State of Texas Vision for yourself only, the annual premium will work out to $80.28 ($6.69 x 12 months = $80.26).

Whether or not you sign up for the vision plan, you will still have access to some vision benefits through your health plan. Those benefits are not changing. Review the Vision Comparison Chart on the vision flyer found on the ERS website for copays with each plan.

In cases of disease or trauma to the eye, you will need to see a medical doctor. In this case, you would use your health plan benefits rather than your vision plan benefits. Please call Superior Vision if you have questions about specific coverage or how to use your benefits.

To enroll your dependents in State of Texas Vision, you must be enrolled in the plan.

If you participate in the Opt-out Credit program, you cannot use your credit to pay for State of Texas Vision premiums.

Participants can login to their online account to download and print ID cards. ID cards are not required when using a network provider. However, it is important to inform the provider that you have coverage through State of Texas Vision at the time of service to receive the in-network pricing.

A comprehensive eye exam can help with early detection or subtle changes with systemic diseases such as diabetes and hypertension, as well as vision issues such as cataracts and glaucoma. Proactive care from medical professionals can help you preserve your eyesight and overall health.

State of Texas Vision includes a comprehensive eye exam. If you seek your services from an in-network provider, your exam is covered in full after a $25.00 copay. If you use an out-of-network provider, you will pay for your services in full and submit your claim to Superior Vision for reimbursement.

With State of Texas Vision, you choose how you would like to use your benefit. You do not need to see the same provider for exam and materials. You can use online provider opportunities as well. Remember, your benefits have more value if you stay within the network.

Many people ask, “is dilation included?” The answer is “yes.” If your provider determines that it is necessary to dilate your eyes, it is covered as part of the exam.

When you choose contacts, remember the contact lens fitting fee is not part of your standard comprehensive eye exam. There is an additional copay for contact lens fitting.

Overview of in-network benefits

STATE OF TEXAS VISION

Copays (out-of-pocket expenses)

Service	In-Network
Routine eye exam	$25 copay
Contact lens fitting (additional)	$25-35 copay
Frames or contact lenses	$150 retail allowance
Single vision lenses (pair)	$10 copay
Bifocal lenses (pair)	$15 copay
Trifocal lenses (pair)	$20 copay
Standard progressives	$70 copay

Lenses
Other types of standard lenses have different copay amounts. The plan covers many lens options.

Full details on in-network and out-of-network benefits are available in the member handbook from the State of Texas Vision website.

Frequency for all State of Texas Vision plan benefits is once every twelve (12) months.

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All costs above are using network providers. When you seek services, you have a choice; in-network or out-of-network. In-network is easy and maximizes your benefits. If you use a network provider, you will not need to file a claim. Network providers will submit claims to Superior Vision for you.

You are responsible for paying your provider at the time of service for all copays, non-covered items, and/or any amount over the benefit allowance.

Frequency for all State of Texas Vision benefits is once every twelve (12) months, per person. Each benefit or service has its own timing. For example, if you got your eye exam in February and didn't get your glasses until April, you will would be eligible for each of those services the following February and April if you continued enrollment in the plan.

If you do not use your full frame allowance of $150 at the time of service, you forfeit any remaining balance. For example: If your frames are $100, you will lose the remaining $50 of the allowance. It cannot be used for another set of frames and allowances are not paid out in cash.

The contact lens allowance is accumulative. If you buy one box of contacts that only costs $65, you can continue to make purchases throughout the plan year until you reach the $150 allowance.

See the savings

STATE OF TEXAS VISION

John Using his health plan		Jennifer Using a network provider	
Annual premium rate (HealthSelect℠ of Texas for self only)	$0	Annual premium rate (Coverage for self only)	$80
Eye exam (without health insurance eye exam)	$40	Eye exam copay (In-network provider)	$25
Brand name frames	$150	Brand name frames (up to $150 frame allowance)	$0
Prescription Lenses (Standard single vision lenses)	$125	Prescription Lenses copay (Standard single vision lenses)	$10
Total John paid:	**$315**	**Total Jennifer paid:**	**$115**

Jennifer saved $200

Your are responsible for any costs over the standard coverage. Out-of-network costs will be higher.

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For this comparison, John and Jennifer are both full-time employees enrolled in HealthSelect℠ of Texas. John doesn't have a monthly premium for his health coverage, since it is part of his benefits package. John can pay a $40 eye exam copay to see an in-network provider through his health insurance plan. After his exam, John finds he needs glasses. He picks out some frames that cost $150 and his single vision lenses cost an additional $125. His total out-of-pocket costs for this visit are $315 which he pays for at the time of service.

In this example, Jennifer has enrolled in State of Texas Vision. Her premium is $6.69 monthly, which is taken out of her paycheck on a pre-tax basis. She will pay a little over $80 ($80.28) in premiums for the year.

In this example, Jennifer is using an in-network provider for the exam and materials. The in-network exam only costs her the $25 copay. Like John, her frames also cost $150, but the plan benefit frame allowance makes her out-of-pocket cost $0. The standard single vision lenses are a $10 copay; the rest of the cost is covered by the plan. That brings Jennifer's total to $115. Since the premium is paid over the course of the year, she only pays $35 out-of-pocket.

Note: This example is for illustration purposes only. You will need to ask your provider about any additional charges that may apply.

There is a huge savings to using in-network providers and enrolling in State of Texas Vision. That's $200 in savings for just one person. If you have other members of your family that need vision correction, the savings continue to grow.

Using out-of-network providers

STATE OF TEXAS VISION

Copays (out-of-pocket expenses)

Service	Reimbursed
Routine eye exam	Up to $40 after a $25 copay
Contact lens fitting (additional)	Up to $100
Frames	Up to $50 retail
Contact lenses	Up to $100 retail
Single vision lenses (pair)	Up to $30
Bifocal lenses (pair)	Up to $45
Trifocal lenses (pair)	Up to $60

Non-network provider

Eye exam	$130
Brand name frames	$150
Prescription Lenses (Standard single vision lenses)	$125
Total paid to provider:	**$405**
Reimbursement:	$120
Less eye exam copay	- $25
Member Receives:	**$95**

Lenses: Progressives, polycarbonate, coating, tints, and anti-reflective are NOT COVERED when using out-of-network providers.

If you use out-of-network providers, you will be required to pay out-of-pocket costs, which will be higher. All costs and allowances are retail; you are responsible for any charges in excess of the retail allowances.

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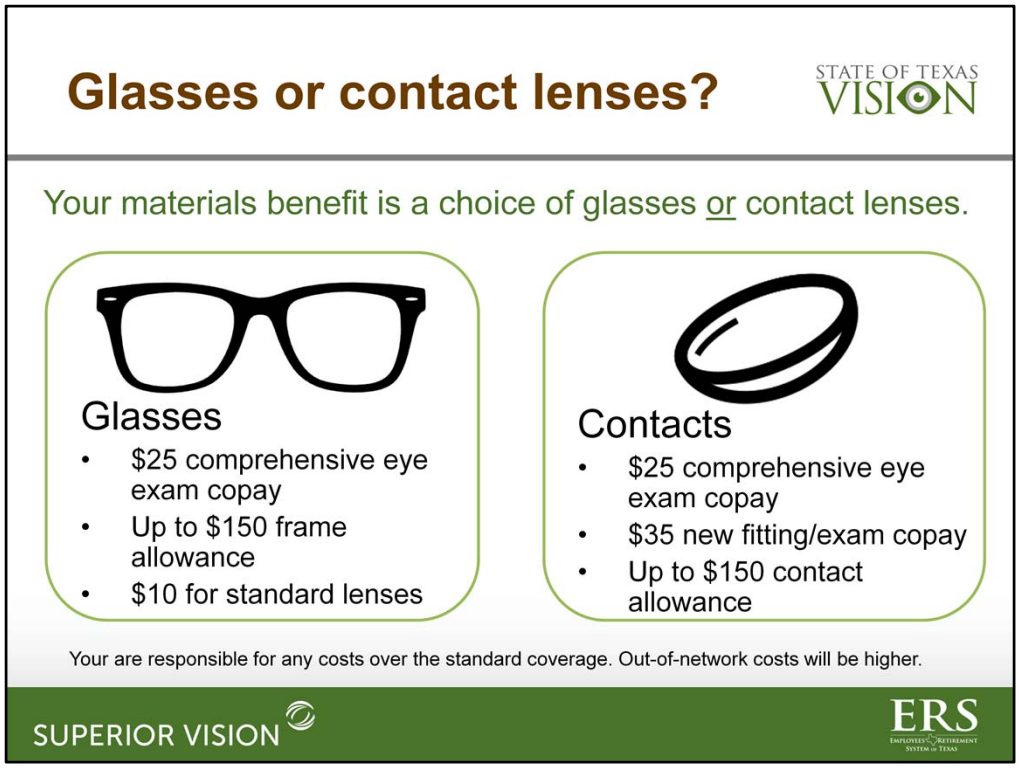
This table outlines the reimbursement amounts when using an out-of-network provider or retailer. When you use out-of-network providers, you will pay higher out-of-pocket costs.

For example, if your eye exam at a non-network provider costs $130, Superior Vision will reimburse you up to $40 of that fee. If your frames cost $150, Superior Vision will reimburse you up to $50 of that cost. Single vision lenses can cost about $125 for the pair. The reimbursement rate is up to $30.

When using a non-network provider, you are responsible for all costs at the time of service. For this example, you would pay for an exam, frames, and lenses for a retail price of $405.

Afterwards, you need to submit a claim form and your itemized receipt to Superior Vision. Once accepted by Superior Vision, reimbursements are typically mailed out within 10 business days. Reimbursements will be mailed to the address on file with ERS. In this example, your reimbursement amount is $120. The eye exam copay is then subtracted from the reimbursement amount, so you would receive a reimbursement total of $95. That's $310 out of your pocket that you could have saved by using a network provider.

Frequency for all State of Texas Vision plan benefits is once every twelve (12) months, per person.



In this example, we are using an in-network provider for the exam and materials.

Plan benefits include a up to $150 allowance to pay for either eyeglasses or contact lenses. This allowance cannot pay for both glasses and contact lenses. Participants are responsible for any additional expenses above the $150 allowance. Note: The allowance will only be allowed once every 12 months.

If you decide to use the benefits for glasses, you will pay a $25 copay for a standard comprehensive exam, including dilation, if the provider deems it necessary. You will have an up to $150 allowance for your frames. For our example above, the frames have standard single vision lenses. Other types of lenses have different copay amounts. The plan covers many lens options.

If you decide to start wearing contact lenses for the first time, you will pay a $25 copay for the standard comprehensive eye exam and a $35 copay for a specialty contact lens fitting exam. The contact lens fitting exam copay includes multiple visits to find the right fit for your eye. Consult Superior Vision or your Member Handbook for details.

Your doctor will determine if you are eligible for glasses or contact lenses.

Remember the value of your benefits will be maximized by seeking services from a network provider.

Note: This example is for illustration purposes only. You will need to ask your provider about any additional charges that may apply.

Make sure to check the www.stateoftexasvision.com website for information to help you decide if this plan is right for you and your family.

Resources

STATE OF TEXAS VISION

(877) 396-4128 (TDD – 711)
Monday-Friday: 7 a.m. to 8 p.m. CT and
Saturday: 10 a.m. to 3:30 p.m. CT

Superior Vision by email:
erscontact@superiorvision.com

Superior Vision
11101 White Rock Road
Rancho Cordova, CA 95670

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Contact State of Texas Vision customer care toll-free at (877) 396-4128, hearing impaired services are available at TDD – 711. Hours are Monday-Friday, 7 a.m. to 8 p.m. CT and Saturday, 10 a.m. to 3:30 p.m. CT.

Email us at: erscontact@superiorvision.com

State of Texas Vision website also contains valuable information.

Resources—website

STATE OF TEXAS VISION

www.stateoftexasvision.com

The website contains:

- Vision benefit information,
- Provider Search, including online providers for glasses and contact lenses,
- Provider Nomination,
- Vision and eye health information, and
- Contact and General Information.

Enrolled members can login and:

- Create a personal account,
- Review benefits for themselves and dependents,
- See any remaining allowance, and
- Print additional copies of their ID card.

SUPERIOR VISION

ERS

Visit the State of Texas Vision website for information on:

- Vision benefits,
- Provider search, including online providers for glasses and contact lenses,
- Provider nomination,
- Contact and general information, and
- Vision and eye health information.

State of Texas Vision members can:

- Create a personal online account,
- Log in to review personal benefits for themselves and their dependents,
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- Print additional copies of their ID card.

Thank you for watching.

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