



DeltaVision
Product Brochure
Insured Vision Plans

DeltaVision is offered through Red Tree Insurance Company, Inc., an affiliate of the Northeast Delta Dental companies. These plans are administered in conjunction with EyeMed Vision Care, LLC and First American Administrators, Inc.

Why Choose DeltaVision?

- DeltaVision is supported by an **EyeMed Vision Care network with almost 54,000 providers at over 24,000 locations nationwide**. This network offers a broad mix of independent providers, local optical retailers, and nationally recognized retailers (**where approximately 60% of all vision care dollars are spent**), to include:



- Members are free to see the optical provider of their choice, either in- or out-of-network. They will receive the most value from their DeltaVision benefits when they receive care from in-network providers.
- Members can apply their vision benefit to any brand of frame, lenses or contact lenses at the provider location they choose.
- Members receive a **40% discount** off all additional complete prescription eyeglass purchases, and a **15% discount** off all additional conventional contact lens purchases after their funded benefit has been used. The frequency is unlimited and available at all of our provider locations.
- The Contact Lens by Mail program allows members to order replacement contact lenses on-line and have them delivered directly to their homes.
- Members have access to **live customer service 99 hours per week** (the most in the industry), including nights and weekends, from a world-class customer services team boasting an annual member satisfaction rate of 95%.
- ID cards include a summary of the plan design and a listing of local in-network providers based on the member's ZIP code.

On-line Quotes

- DeltaVision quotes for groups up to 1,000 lives are available for licensed producers enrolled on our Producer Connection website.
- DeltaVision quotes can also be obtained through any Maine or New Hampshire Northeast Delta Dental marketing representative.

Advantages of DeltaVision

- Affordability.
- Multiple plans and rate options.
- Great customer service.
- Easy claims processing.
- Consolidated dental and vision billing makes administration easy.



To Enroll a Group

Provide the following to Northeast Delta Dental prior to the first of the month in which the coverage is to be effective:

- An application for group vision coverage completed and signed by the employer.
- Completed enrollment forms for all enrolling employees.
- A check from the group for the first month's premium made payable to Northeast Delta Dental.

Underwriting Guidelines

- Offered to employers with at least five full-time employees and a minimum of two employees enrolled in the plan.
- Two-person groups may not consist of spouses or unmarried individuals residing at the same address.
- A clear employer/employee relationship must exist.
- Only group-billing format is available; no individual billings can be accommodated.
- In order to enroll dependents, the employee must be enrolled.
- Other underwriting guidelines may apply.

Rate Guarantees

Rates are guaranteed for 24 months when the vision plan takes effect on a current Northeast Delta Dental plan anniversary or if the vision plan is a stand alone benefit. Rates for a vision plan effective off a dental plan anniversary are guaranteed for 12 months plus the number of months to get a common anniversary.

Example: Northeast Delta Dental plan anniversary 1/1/2011; Add DeltaVision 4/1/2011

12 months + 9 months to a 1/1/2013 common anniversary equals a 21 month vision rate guarantee.

Our Guarantee

The Service: Smooth Implementation of a DeltaVision Plan.

The Guarantee: Successful implementation will be determined through feedback provided by the group.

The Refund: The group will be reimbursed the administration fee charged for its second month of service (not to exceed \$500).



The Fine Print

The following items are not offered under all DeltaVision plans:

- Orthoptic or vision training, subnormal vision aids, and associated supplemental testing.
- Medical and/or surgical treatment of the eye, eyes, or supporting structures.
- Corrective eyewear required by an employer as a condition of employment (safety eyewear).
- Services provided as a result of any worker's compensation law.
- Plano nonprescription lenses and nonprescription sunglasses (except for 20% discount).
- Aniseikonic lenses.
- A discount is not available on certain limited frame brands in which the manufacturer imposes a no-discount policy. The frame allowance does apply.
- Two pairs of glasses in lieu of bifocals.
- Allowances are one-time-use benefits; no remaining balance. (If your plan has a \$130 frame allowance and you purchase a frame for \$120, you do not have a \$10 balance to be used at a later date).
- Lost or broken materials are not covered.
- Individual COBRA billing is not available.
- Other limitations and exclusions may apply.

