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VISION

# Our Focus on Vision Care

A 2006 National Institutes of Health study showed that 14 million Americans are visually impaired. Their research also showed that 11 million have vision problems that could be easily corrected by the use of eyeglasses or contact lenses. The need for vision correction is just one reason why vision care benefits are an important offering.

## Valued Employee Benefit

A vision plan can add significant value to your overall employee benefit plan and demonstrate a commitment to your employees' health. The vision care benefit is an inexpensive portion of the benefit package with a high value of return. It can help offset the impact of increased medical costs and is a cost-effective, early intervention tool.

As a wellness benefit, vision insurance provides routine and preventative eye care at a reduced cost. Eye exams can provide information about overall health and spot many health problems, including diabetes, hypertension, high cholesterol and glaucoma, in the early stages of development.



## StarVision<sup>SM</sup> and EyeMed Vision Care

Shenandoah Life has offered employers excellent group life, disability and dental insurance for years. Now, we are pleased to work with EyeMed Vision Care to offer a vision plan that complements our portfolio and offers choice, quality, value and superior customer service. EyeMed is a national leader in vision care, providing network accessibility to 140 million members through a large network of providers and the nation's leading optical retailers including Lenscrafters, Pearle Vision, Sears Optical, JCPenney Optical, Target Optical and private practitioners. StarVision<sup>SM</sup> is Shenandoah Life's vision care insurance policy that offers choice in plan design and premium payment options from employer paid to voluntary.

# Why Shenandoah Life?

## **Customer Service**

At Shenandoah Life, we pride ourselves on courteous and professional customer service.

Every employee at Shenandoah Life is committed to our corporate values of integrity, customer focus, performance, interdependence and initiative – and you'll see this first-hand when you contact us!

Having convenient access to healthcare information is vital. As a StarVision<sup>SM</sup> customer, you will have access to website assistance through the EyeMed website, [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com). Shenandoah Life and EyeMed offer customer contact centers for fast, accurate phone service for questions related to plan administration and claims.

To reach a customer service representative, call EyeMed at (866) 939-3633. EyeMed Member Services extended hours are 8 a.m. – 11 p.m. Monday - Saturday (EST) and 11 a.m. – 8 p.m. Sunday (EST).

## **Enrollment Support**

Communicating employee benefits can be challenging. Educating employees about their plan details when they are making the purchase decision is a primary concern of many employers. Shenandoah Life has a full line of enrollment tools to communicate your vision program to your employees. Written in terms that many employees will understand, the tools will educate and inform the employees about the value of vision care, the details of the plan and how to enroll. Our portfolio of support items includes announcement letters, payroll stuffers, customized presentations, benefit summaries and more.

## **An Experienced Carrier**

Shenandoah Life has been serving clients for more than 90 years. We strive to offer competitive products and exceptional support to our customers. We recognize the importance of vision coverage that employees seek and we offer flexible plans to suit the needs of employers.

## **Choice and Flexibility**

StarVision<sup>SM</sup> offers two plans to meet your benefit planning and economic needs. The Platinum Plan provides more comprehensive protection including higher frequency of care and coverage for progressive lenses. The Gold Plan is also comprehensive with slightly higher co-pays and lower maximum benefits.

Benefit	In-Network Member Costs	Out-of-Network Member Reimbursement	Frequency*
Vision Examination	\$10 co-pay	Up to \$40	Once every 12 months
Standard Lenses			Once every 12 months*
- Single	\$10 co-pay	Up to \$30	
- Bifocal	\$10 co-pay	Up to \$50	
- Trifocal	\$10 co-pay	Up to \$65	
- Standard Progressive	\$10 co-pay	Up to \$65	
Frames	80% of balance over \$130	Up to \$65	Once every 12 months
Contact Lenses			Once every 12 months*
- Conventional	85% of balance over \$130	Up to \$105	
- Disposable	Balance over \$130	Up to \$105	
- Standard Fit and follow up	\$0 for fit & 2 follow up visits	Up to \$40	
- Premium Fit and follow up	90% of retail charge less \$55	Up to \$40	
- Medically Necessary	\$0	Up to \$200	

Benefit	In-Network Member Costs	Out-of-Network Member Reimbursement	Frequency
Vision Examination	\$10 co-pay	Up to \$35	Once every 12 months
Standard Lenses			Once every 12 months*
- Single	\$25 co-pay	Up to \$25	
- Bifocal	\$25 co-pay	Up to \$40	
- Trifocal	\$25 co-pay	Up to \$55	
- Standard Progressive	\$65 (addition to bifocal)	N/A	
Frames	80% of balance over \$90	Up to \$45	Once every 24 months
Contact Lenses			Once every 12 months*
- Conventional	85% of balance over \$110	Up to \$90	
- Disposable	Balance over \$110	Up to \$90	
- Standard Fit and follow up	Up to \$55	N/A	
- Premium Fit and follow up	90% of retail charge	N/A	
- Medically Necessary	\$0	Up to \$200	

### Lens Options

Discounts are available under both plans for additional lens options provided by network providers including UV Coating, Tint, Standard Scratch Resistance, Standard Polycarbonate, Anti-Reflective Coating as well as other add-ons and services.

### Laser Vision Correction

Members save 15 percent off the retail price or 5 percent off the promotional price of LASIK or PRK procedures through the U.S. Laser Network, owned by LCA-Vision. Call 1-877-5LASER6 for more information.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, please call or write the company.

Policy Form VISP-11/07 (form number may vary by state). This product is not available in all states.

\*Insured can choose either lenses or contact lenses during a frequency period. Frequency refers to a 12 or 24 month period defined by last date of service.

# Shenandoah Life Fast Facts

- Mutual company, owned by our policyholders.
- Licensed in 31 states and the District of Columbia.
- Strong Balance Sheet: \$1.9 billion in assets and \$15 billion of insurance in force.<sup>1</sup>
- Financial Strength: Rated A- (excellent) by A.M. Best as of February 2008.
- Experienced Organization: More than 90 years experience in the insurance business and 80 years in employee benefits.
- Group Operations employees have an average tenure of 10.9 years.



- Customer Service Metrics:
  - Contact Center receives more than 274,000 calls per year with average wait time of 25 seconds, an abandonment rate of 1.4 percent and more than 90 percent first call resolution.
  - Customer retention consistently exceeds industry norms with more than 85 percent persistency.<sup>2</sup>
- StarNet Employer Portal provides fast online access to benefit and provider information.
- Full line of individual life and annuity products, Medicare Supplement, group life, group disability and group dental products.
- Home and regional office support to assist you in whatever you need, whenever you need it!

<sup>1</sup> 2007 audited annual financial statements.

<sup>2</sup> "Persistency and Conservation Measures of Voluntary Carriers." An Eastbridge Frontline Report, November 2007.

## About Shenandoah Life

Shenandoah Life Insurance Company has been serving the needs of our customers for more than 90 years. We are a well-respected mutual company licensed in 31 states and the District of Columbia. While size alone is not a guarantee of financial stability, Shenandoah Life has more than \$1.9 billion in assets and \$15 billion of insurance in force (source: 2007 audited annual financial statements).

As of February 29, 2008, Shenandoah Life has an A.M. Best Rating of A- (Excellent). This rating is assigned to companies that have, in the opinion of A.M. Best, an excellent ability to meet their ongoing obligations to policyholders.



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