

Nick M B Enterprises LLC dba Black Oil Field Services

Group Number: 30914-1141

Plan Number: 130130CZ1



Member Copay		Frequency		
Vision Exam	\$10 copay	Vision Exam	Once every 12 months	
Materials Applies to frame or spectacle lenses, if applicable.	\$10 copay	Lenses or Contact Lenses	Once every 12 months	
		Frame	Once every 24 months	
Vision Care Services		In-Network Member Cost*		Out-of-Network Reimbursement
Vision Exam				
Includes refraction		Covered in full after \$10 copay		Up to \$35
Retinal Imaging		Up to \$45 member out-of-pocket (OOP) maximum		N/A
Contact Lens Fit and Follow-up (CLEFFU)				
Standard CLEFFU		Up to \$50 member OOP maximum		N/A
Custom CLEFFU		Up to \$75 member OOP maximum		N/A
Frame Allowance				
Up to 20% discount above frame allowance.*		\$130 allowance		Up to \$45
Standard Spectacle Lenses				
Single Vision		Covered in full after \$10 copay		Up to \$25
Bifocal		Covered in full after \$10 copay		Up to \$40
Trifocal		Covered in full after \$10 copay		Up to \$50
Lenticular		Covered in full after \$10 copay		Up to \$80
All Other Progressives		Balance after \$50 allowance + up to 20% off retail		Up to \$40
Preferred Pricing Options*		Level 1 Option Package		
Polycarbonate (Single Vision/Multi-Focal)		\$40/\$44 member OOP maximum		N/A
Standard Scratch-Resistant Coating		\$17 member OOP maximum		N/A
Ultraviolet Screening		\$15 member OOP maximum		N/A
Solid or Gradient Tint		\$17 member OOP maximum		N/A
Standard Anti-Reflective Coating		\$45 member OOP maximum		N/A
Standard Progressives†		\$50 allowance		Up to \$40
Premium Progressives		Balance after \$50 allowance + up to 20% off retail		Up to \$40
Plastic Photochromic (Single Vision/Multi-Focal)		\$70/\$80 member OOP maximum		N/A
Polarized		\$75 member OOP maximum		N/A
PGX/PBX		\$40 member OOP maximum		N/A
Other Lens Options		Provider discount up to 20%		N/A
Contact Lenses‡				
Elective		\$130 allowance		Up to \$110
Medically Necessary§		Covered in full		Up to \$250
Refractive Laser Surgery				
Up to 25% provider discount.*		Onetime/lifetime \$150 indemnity allowance		Onetime/lifetime \$150 indemnity allowance

Rates

Employee Paid - Monthly

Employee Only	\$ 10.56
Employee + One	\$ 18.48
Employee + Family	\$ 27.46

Here's How It Works

1. Find a provider at www.avesis.com.
2. Make an appointment.
3. Visit the provider for service.
4. Pay any copays or additional expenses.

How can we help you?

Avēsis Website:

www.avesis.com

Customer Service:

855-214-6777

7 a.m. - 8 p.m. EST

LASIK Provider:

877-712-2010

^Hearing Provider:

844-366-0039 TTY: 711

*Discounts are not insured benefits.

†After \$50 allowance, the member's out of pocket cost is \$75 for L1 progressives or \$110 for L2 progressives.

‡In lieu of frame and spectacle lenses.

§Enhanced benefit for certain conditions.

*Save up to 25% on average LASIK prices when you use Quasight (visit quasight.com/-avesis for more information).

^Discounts available on hearing tests and hearing aids via Amplifon.

At participating Walmart/Sam's locations, retail pricing for your plan is \$68. At participating Costco locations, retail pricing is \$74.99.

Using Out-of-Network Providers

Members who elect to use an out-of-network provider must pay the provider in full at the time of service and submit a claim to Avēsis for reimbursement, unless the provider accepts an assignment of benefits. Reimbursement levels are in accordance with the out-of-network reimbursement schedule previously listed. Out-of-network benefits are subject to the same eligibility, availability, frequency of benefits, and limitation and exclusion provisions of the plan, and are in lieu of services provided by a participating Avēsis provider. Out-of-network claim forms can be obtained by contacting Avēsis' Customer Service Center or your group administrator, or by visiting www.avesis.com.

Termination Provisions

The coverage will continue as long as the group policy remains in force, the premiums are paid, and as long as the employee and any covered dependents remain eligible and the employees coverage remains in force.

Notes and Disclaimers

The contact lens allowance may be used all at once or throughout the plan year as needed or may be applied toward contact lenses only. Refractive Laser Surgery is considered an elective procedure, and may involve potential risks to patients. Avēsis is not responsible for the outcome of any refractive surgery. Discounts on materials are not available at Walmart locations. Members may not use their contact lens allowance toward fitting fees at Walmart and are responsible for any out-of-pocket fees associated with fittings there. Discounts on materials are not available at Costco locations. ID cards are not required for services.

Limitations and Exclusions

Some provisions, benefits, exclusions, or limitations listed herein may vary depending on your state of residence.

Limitations

Vision Examination and Vision Materials. Fees charged by a Provider for services other than Vision Examination or covered Vision Materials must be paid in full by the Insured Person to the Provider. Such fees or materials are not covered under the Policy.

Benefit allowances provide no remaining balance for future use within the same Benefit Period.

Exclusions

No benefits will be paid for services or materials connected with or charges arising from:

1. Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing; Aniseikonic lenses;
2. Medical and/or surgical treatment of the eye, eyes, or supporting structures;
3. Any eye or Vision Examination, or any corrective eyewear, required by an Employer as a condition of employment and safety eyewear, unless specifically covered under the Policy;
4. Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether Federal, state, or subdivisions thereof;
5. Plano (non-prescription) lenses;
6. Non-prescription sunglasses;
7. Two pair of glasses in lieu of bifocals; or
8. Services or materials provided by any other group benefit plan providing vision care.

Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Period when Vision Materials would next become available.

Refractive Surgery Vision Benefit Exclusions

Benefits are not payable for any of the following:

1. Routine vision examinations or corrective vision materials, including corrective eyeglasses, fittings, lenses, frames, or contact lenses; or
2. Medical or surgical procedures, services, or treatments:
 - a. not specifically covered under this Rider;
 - b. provided free of charge in the absence of insurance
 - c. payable under any Workers' Compensation law or similar statutory authority
 - d. payable under governmental plan or program, whether Federal, state, or subdivisions thereof.

Avēsis

10400 N 25th Ave.,
Suite 200,
Phoenix, AZ 85021



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☐ I am Waiving Vision Insurance

AVĒSIS ADVANTAGE VISION CARE EMPLOYEE ENROLLMENT FORM

PLEASE PRINT LEGIBLY

Underwritten by Fidelity Security Life Insurance Company® Kansas City, Missouri

Policy No. VC-16

TO BE COMPLETED BY THE EMPLOYEE

Employee Last Name		Employee First Name		MI
Date of Birth / /	Social Security Number - -		Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	
Street Address				Apartment No.
City		State	Zip Code -	

Do you wish to cover your eligible dependents? ☐ Yes ☐ No

If yes, complete the following:

	Dependent Name	Date of Birth
Spouse/Domestic Partner		/ /
Child		/ /
Child		/ /
Child		/ /
Child		/ /
Child		/ /
Child		/ /

☐ I would like to cover additional eligible dependents (PLEASE LIST ON A SECOND ENROLLMENT FORM)

By signing below, I agree to receive all documents and correspondence electronically and that I can access the internet or the email address provided. I understand that I may revoke this authorization or request specific paper documents without revoking this authorization by contacting the Company [or Administrator] by mail, email, or telephone.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

I authorize deductions from my earnings at the required contributions towards the cost of the coverage.

Signature	Date / /
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TO BE COMPLETED BY THE EMPLOYER

<input type="checkbox"/> New Enrollment	<input type="checkbox"/> Add ○ Dependents	<input type="checkbox"/> Change ○ Address ○ Phone ○ Name ○ COBRA	<input type="checkbox"/> Cancel Coverage ○ Policy Holder ○ Dependent(s)
Reason for Change	<input type="checkbox"/> Employment Status <input type="checkbox"/> Qualifying Event: (PLEASE STATE) _____		
Requested Effective Date / /	Date of Employment / /		