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MSCI Inc.

EXAM SERVICES Exam \$10 Retinal Imaging Up to the triangle of tria	copay o \$40; contact lens fit and two w-up visits off retail price opay; 20% off balance \$150 allowance	OUT-OF-NETWORK MEMBER REIMBURSEME Up to \$52 Not covered Not covered Not covered
EXAM SERVICES Exam \$10 Retinal Imaging Up to CONTACT LENS FIT AND FOLLOW-UP Fit & Follow-up - Standard Up to follo fit & Follow-up - Premium 10% FRAME Frame \$0 cover over over over over over over over	copay o \$39 o \$40; contact lens fit and two w-up visits off retail price opay; 20% off balance \$150 allowance	Up to \$52 Not covered Not covered
Retinal Imaging CONTACT LENS FIT AND FOLLOW-UP Fit & Follow-up - Standard Fit & Follow-up - Premium FRAME Frame STANDARD PLASTIC LENSES Single Vision Sifocal Frifocal Lenticular Progressive - Standard Progressive - Premium Tier 1 - 3 Progressive - Premium Tier 4 Progressive - Premium Tier 4 Progressive - Premium Tier 3 Protochromic - Non-Glass Polycarbonate - Standard Scratch Coating - Standard Plastic Fint - Solid and Gradient JV Treatment All Other Lens Options CONTACT LENSES Contacts - Conventional Contacts - Disposable Contacts - Medically Necessary OTHER Hearing Care from Amplifon Network Lasik or PRK from U.S. Laser Network Discussion of the Market of Standard Discussion of the Standard Social Care from Amplifon Network Discussion of PRK from U.S. Laser Network Discussion of the Standard Plastic Discussion of the Standard Plastic Contacts - Medically Necessary DTHER Hearing Care from Amplifon Network Discussion of PRK from U.S. Laser Network Discussion of The Standard Discussion of PRK from U.S. Laser Network Discussion of The Standard Discussion of PRK from U.S. Laser Network Discussion of The Standard Plastor Discussion of PRK from U.S. Laser Network Discussion of The Standard Plastor Discussion of PRK from U.S. Laser Network Discussion of The Standard Plastor Discussion of The Standard	o \$39 o \$40; contact lens fit and two w-up visits off retail price opay; 20% off balance \$150 allowance	Not covered
Retinal Imaging CONTACT LENS FIT AND FOLLOW-UP Fit & Follow-up - Standard Fit & Follow-up - Premium FRAME Frame STANDARD PLASTIC LENSES Single Vision Sifocal Lenticular Progressive - Standard Progressive - Premium Tier 1 - 3 Progressive - Premium Tier 4 SPONDARD PLASTIC LENSES Single Vision Setandard Progressive - Standard Progressive - Premium Tier 1 - 3 Progressive - Premium Tier 3 Progressive - Premium Tier 4 Spondallow LENS OPTIONS Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 3 Photochromic - Non-Glass Polycarbonate - Standard Sociatch Coating - Standard Plastic Sint - Solid and Gradient JV Treatment All Other Lens Options CONTACT LENSES Contacts - Conventional Sociatch Coating - Standard Sociatch Coating - Standard Sociatch Contacts - Medically Necessary Sociatch Coating - Standard Sociatch Coatin	o \$39 o \$40; contact lens fit and two w-up visits off retail price opay; 20% off balance \$150 allowance	Not covered
CONTACT LENS FIT AND FOLLOW-UP Fit & Follow-up - Standard Fit & Follow-up - Premium FIT & Single Vision FIT & Si	o \$40; contact lens fit and two w-up visits off retail price opay; 20% off balance \$150 allowance	Not covered
Fit & Follow-up - Standard Fit & Follow-up - Premium FRAME Frame FRAME Frame FRAME Frame FRAME Frame FRAME Frame Fr	w-up visits off retail price opay; 20% off balance \$150 allowance	
Fit & Follow-up - Standard Fit & Follow-up - Premium FRAME Frame FRAME Frame FRAME Frame FRAME Frame FRAME Frame Fr	w-up visits off retail price opay; 20% off balance \$150 allowance	
FRAME Frame FRAME Frame FRAMDARD PLASTIC LENSES Single Vision Sifocal Frifocal Lenticular Progressive - Standard Progressive - Premium Tier 1 - 3 Progressive - Premium Tier 4 Spondard Anti Reflective Coating - Standard Anti Reflective Coating - Premium Tier 3 Photochromic - Non-Glass Polycarbonate - Standard Socratch Coating - Standard Socratch Co	w-up visits off retail price opay; 20% off balance \$150 allowance	Not covered
FRAME Frame STANDARD PLASTIC LENSES Single Vision Sifocal Frifocal Lenticular Progressive - Standard Progressive - Premium Tier 1 - 3 Progressive - Premium Tier 4 Sensive - Premium Tier 4 Sensive - Premium Tier 4 Sensive - Premium Tier 5 Anti Reflective Coating - Standard Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 3 Photochromic - Non-Glass Polycarbonate - Standard Scratch Coating - Standard Sociatch Sociation Sociatio	opay; 20% off balance \$150 allowance	Not covered
Frame STANDARD PLASTIC LENSES Single Vision Sifocal Frifocal Lenticular Progressive - Standard Progressive - Premium Tier 1 - 3 Progressive - Premium Tier 4 Spondallow LENS OPTIONS Anti Reflective Coating - Standard Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 3 Photochromic - Non-Glass Polycarbonate - Standard Scratch Coating - Standard Socratch Social Soci	\$150 allowance	
STANDARD PLASTIC LENSES Single Vision \$25 Single Vision \$25 Frifocal \$25 Lenticular \$25 Progressive - Standard \$90 Progressive - Premium Tier 1 - 3 \$110 Progressive - Premium Tier 4 \$90 allow LENS OPTIONS Anti Reflective Coating - Standard \$0 color of the contacts - Medically Necessary Contacts - Medically Necessary DTHER Hearing Care from Amplifon Network Discrease Siffson \$25 Contacts - PRK from U.S. Laser Network Discrease Siffson \$25 Discrete Network Discrete Coating - Premium Tier 1 - 2 Signature Coating - Premium Tier 3 Signature Coating - Premium Tier 3 Signature Coating - Premium Tier 3 Signature Coating - Standard Plastic Signature Coating - Standard Sign	\$150 allowance	
STANDARD PLASTIC LENSES Single Vision \$25 Single Vision \$25 Single Vision \$25 Single Vision \$25 Frifocal \$25 Lenticular \$25 Progressive - Standard \$90 Progressive - Premium Tier 1 - 3 \$110 Progressive - Premium Tier 4 \$90 allow LENS OPTIONS Anti Reflective Coating - Standard \$0 counting - Premium Tier 1 - 2 \$12 Anti Reflective Coating - Premium Tier 3 \$100 Photochromic - Non-Glass \$75 Polycarbonate - Standard \$0 counting - Standard \$15 Coratch Coating - Standard \$15 Coratch Coating - Standard Plastic \$15 Fint - Solid and Gradient \$15 UV Treatment \$15 UV Treatment \$15 CONTACT LENSES Contacts - Conventional \$0 counting - Standard \$0 counting - Standard \$15 Contacts - Medically Necessary \$0 counting - Standard \$15 Contacts - Medically Necessary \$0 counting Care from Amplifon Network \$15 Lasik or PRK from U.S. Laser Network \$15%		Up to \$75
Single Vision \$25 Sifocal \$25 Trifocal \$25 Lenticular \$25 Progressive - Standard \$90 Progressive - Premium Tier 1 - 3 \$110 Progressive - Premium Tier 4 \$90 allow LENS OPTIONS Anti Reflective Coating - Standard \$0 cand Reflective Coating - Premium Tier 1 - 2 \$12 Anti Reflective Coating - Premium Tier 3 \$100 Photochromic - Non-Glass \$75 Polycarbonate - Standard \$0 cand Reflective Coating - Premium Tier 3 \$100 Photochromic - Non-Glass \$75 Polycarbonate - Standard \$0 cand Reflective Coating - Premium Tier 3 \$100 Photochromic - Non-Glass \$75 Polycarbonate - Standard \$0 cand Reflective Coating - Standard \$0 cand Reflective Coating - Standard \$0 cand Reflective Coating - Standard \$0 cand Reflective \$15 Polycarbonate - Standard Plastic \$15 Contact - Solid and Gradient \$15 Contacts - Conventional \$0 cand Reflective Contacts - Conventional \$0 cand Reflective Coating Standard \$0 cand Reflective Coating Standard \$0 cand Reflective Coating Standard Plastic \$15 Contacts - Disposable \$0 cand Reflective Coating Standard Plastic \$15 Contacts - Medically Necessary \$0 cand Reflective Coating Standard Reflective Coating Standard Plastic \$15 Contacts - Medically Necessary \$0 cand Reflective Coating Standard Reflective Coating Standard Plastic \$15 Contacts - Medically Necessary \$0 cand Reflective Coating Standard Reflective Coating Standard Reflective Coating Standard Plastic \$15 Contacts - Medically Necessary \$0 cand Reflective Coating Standard Reflective Standard Reflective Coating Standard Reflective Standard Reflective Standard Reflec	congy	
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Lenticular Progressive - Standard Progressive - Premium Tier 1 - 3 Progressive - Premium Tier 1 - 3 Progressive - Premium Tier 4 Progressive - Premium Tier 5 Progressive - Premium Tier 7 Progressive - Premium Tier 1 - 2 Progressive - Premium Tier 3 Progressive - Premium Tier 1 - 2 Progressive - Premium Tier 4 Progressive - Pre	copay	Up to \$75
Progressive - Standard \$90 Progressive - Premium Tier 1 - 3 \$110 Progressive - Premium Tier 4 \$90 allow LENS OPTIONS Anti Reflective Coating - Standard \$0 country Anti Reflective Coating - Premium Tier 1 - 2 \$12 Anti Reflective Coating - Premium Tier 3 \$100 Photochromic - Non-Glass \$75 Polycarbonate - Standard \$0 country Fint - Solid and Gradient \$15 UV Treatment \$15 UV Treatment \$15 CONTACT LENSES Contacts - Conventional \$0 country Contacts - Disposable \$0 country Contacts - Medically Necessary \$0 country OTHER Hearing Care from Amplifon Network Discussions PRK from U.S. Laser Network \$150 \$110 \$110 \$110 \$110 \$110 \$110 \$110	copay	Up to \$92
Progressive - Premium Tier 1 - 3 \$110 Progressive - Premium Tier 4 \$90 allow LENS OPTIONS Anti Reflective Coating - Standard \$0 county of the progressive of the pr	copay	Up to \$125
Progressive - Premium Tier 4 \$90 allow LENS OPTIONS Anti Reflective Coating - Standard \$0 country of the progressive - Premium Tier 1 - 2 \$12 anti Reflective Coating - Premium Tier 3 \$100 country of the progressive - Non-Glass \$75 and \$100 country of the progressive - Standard \$100 country of the progressive - Standard Plastic \$15 and Gradient \$15 and Gradien	copay	Up to \$75
Allow LENS OPTIONS Anti Reflective Coating - Standard Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 3 Photochromic - Non-Glass Polycarbonate - Standard Scratch Coating - Standard Plastic Fint - Solid and Gradient JV Treatment All Other Lens Options CONTACT LENSES Contacts - Conventional Contacts - Disposable Contacts - Medically Necessary OTHER Hearing Care from Amplifon Network Lasik or PRK from U.S. Laser Network \$0.00 \$0.	- 135 copay	Up to \$75
Anti Reflective Coating - Standard Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 3 \$100 Anti Reflective Coating - Premium Tier 1 - 2 \$120 Anti Reflective Coating - Premium Tier 2 \$120 Anti Reflective Co	copay, 20% off retail price less \$120 vance	Up to \$75
Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 3 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 3 Anti Reflective Coating - Premium Tier 1 - 2 Anti Reflective Coating - Premium Tier 3 Anti Reflective Coating - Premium Tier 2 Anti Reflective Coating - Premium Tier 2 Anti Reflective Coating - Premium Tier 3 Anti Reflective Coating - Premium Tier 2 Anti Refle		
Anti Reflective Coating - Premium Tier 3 \$100 Photochromic - Non-Glass \$75 Polycarbonate - Standard \$0 cocratch Coating - Standard Plastic \$15 First - Solid and Gradient \$15 UV Treatment \$15 All Other Lens Options 20% CONTACT LENSES Contacts - Conventional \$0 cover cover \$150 Contacts - Disposable \$0 cover \$150 Contacts - Medically Necessary \$150 Conta	opay	Up to \$32
Photochromic - Non-Glass \$75 Polycarbonate - Standard \$0 colorate Scratch Coating - Standard Plastic \$15 Fint - Solid and Gradient \$15 UV Treatment \$15 All Other Lens Options 20% CONTACT LENSES Contacts - Conventional \$0 cover Contacts - Disposable \$0 cover Contacts - Medically Necessary \$0 cover COTHER Hearing Care from Amplifon Network Discussik or PRK from U.S. Laser Network 15%	- 23 copay	Up to \$46
Polycarbonate - Standard \$0 cc Scratch Coating - Standard Plastic \$15 Fint - Solid and Gradient \$15 UV Treatment \$15 All Other Lens Options 20% CONTACT LENSES Contacts - Conventional \$0 cc over Contacts - Disposable \$0 cc over Contacts - Medically Necessary \$0 cc OTHER Hearing Care from Amplifon Network Discussik or PRK from U.S. Laser Network 15%) copay	Up to \$23
Scratch Coating - Standard Plastic \$15 Fint - Solid and Gradient \$15 JV Treatment \$15 All Other Lens Options 20% CONTACT LENSES Contacts - Conventional \$0 cover Contacts - Disposable \$0 cover Contacts - Medically Necessary \$0 cover		Not covered
Scratch Coating - Standard Plastic \$15 Fint - Solid and Gradient \$15 JV Treatment \$15 All Other Lens Options 20% CONTACT LENSES Contacts - Conventional \$0 cover Contacts - Disposable \$0 cover Contacts - Medically Necessary \$0 cover	opay	Up to \$28
Tint - Solid and Gradient \$15 UV Treatment \$15 All Other Lens Options 20% CONTACT LENSES Contacts - Conventional \$0 cover Contacts - Disposable \$0 cover Contacts - Medically Necessary \$0 cover OTHER Hearing Care from Amplifon Network Discussik or PRK from U.S. Laser Network 15%	, ,	Not covered
UV Treatment \$15 All Other Lens Options 20% CONTACT LENSES Contacts - Conventional \$0 cover Contacts - Disposable \$0 cover Contacts - Medically Necessary \$0 cover OTHER Hearing Care from Amplifon Network Discussion of PRK from U.S. Laser Network 15%		Not covered
All Other Lens Options 20% CONTACT LENSES Contacts - Conventional \$0 cover Contacts - Disposable \$0 cover Contacts - Medically Necessary \$0 cover OTHER Hearing Care from Amplifon Network Discussion of PRK from U.S. Laser Network 15%		Not covered
CONTACT LENSES Contacts - Conventional \$0 cover Contacts - Disposable \$0 cover Contacts - Medically Necessary \$0 cover Contacts - Disposable \$0 cover Contacts - Disposable \$0 cover Contacts - Medically Necessary \$0 cover Contacts - Medically Nece		
Contacts - Conventional \$0 cover Contacts - Disposable \$0 cover Contacts - Medically Necessary \$0 co Contac	off retail price	Not covered
Contacts - Disposable \$0 cover Contacts - Medically Necessary \$0 co OTHER Hearing Care from Amplifon Network Discocall 1 Lasik or PRK from U.S. Laser Network 15%		
Contacts - Disposable \$0 cover Contacts - Medically Necessary \$0 co OTHER Hearing Care from Amplifon Network Discocall 1 Lasik or PRK from U.S. Laser Network 15%	opay; 15% off balance	Up to \$140
over Contacts - Medically Necessary \$0 c DTHER Hearing Care from Amplifon Network Disc call : Lasik or PRK from U.S. Laser Network 15%	\$150 allowance	Un to \$140
Contacts - Medically Necessary \$0 c DTHER Hearing Care from Amplifon Network Disc call 1 Lasik or PRK from U.S. Laser Network 15%	opay; 100% of balance \$150 allowance	Up to \$140
DTHER Hearing Care from Amplifon Network call 1 Lasik or PRK from U.S. Laser Network Disc.	opay; paid-in-full	Up to \$300
Hearing Care from Amplifon Network Disc call : Lasik or PRK from U.S. Laser Network 15%	opay, paid iir raii	op to \$555
call I Lasik or PRK from U.S. Laser Network 15%	ounte en begring gide	Notestand
Lasik or PRK from U.S. Laser Network 15%	ounts on hearing aids; 877.203.0675	Not covered
	off retail or 5% off promo price; .800.988.4221	Not covered
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ADU	LTS	KIDS
Exam Once		Once every 12 months
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¹Based on weighted average of sample transactions; EyeMed Insight network/\$10 exam copay/\$10 materials copay/\$120 frame or contact lens allowance.





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