About CompBenefits

CompBenefits, the dental and vision plan of choice for more than 5 million members nationwide, offers a portfolio of affordable products built on 25 years of service and stability. Since 1978, CompBenefits has maintained its commitment to meeting others' needs with local focus, exceptional customer support and an unparalleled network of providers. Throughout its history, CompBenefits has grown to meet customer and provider expectations and remains committed to its leadership role in the dental and vision benefits industry.

CompBenefits Family of Companies

CompBenefits
CompBenefits Company
CompBenefits Insurance Company
CompBenefits Dental, Inc.
CompBenefits of Alabama, Inc.
American Dental Plan of North Carolina, Inc.
American Dental Providers of Arkansas, Inc.
National Dental Plans, Inc.
American Dental Plan of Georgia, Inc.
Texas Dental Plans, Inc.
Ultimate Optical, Inc.
VisionCare Plan
Primary Plus



COUNTY OF DUPAGE

Open your eyes to high-quality vision care! The average family spends close to **\$600 each year** on routine eye health care. Using CompBenefits' VisionCare Plan, you will receive your routine eye health care with just a small copayment.

CompBenefits' VisionCare Plan provides benefits for covered:

- > Eye health examinations
- > Frames
- > Eyeglass Lenses
- Contact Lenses

Plus you will receive:

- LASIK surgery discount
- Preferred member pricing for other frame and lens options*

When ordering from one of our network eye doctors, you will also receive in the year of your eye exam:

- A 20% discount on a second pair of eyeglasses
- A 15% discount on your contact lens fitting fee

MONTHLY RATES		SERVIC	COPAYMENTS		
Employee only: Employee + family:	\$ 5.74 \$13.70	Vision exam: Lenses: Frame:	Once every 12 months Once every 12 months Once every 24 months	Exam: Materials:	\$10 \$15

SAVINGS! SEE THE DIFFERENCE

You can save money two ways with VisionCare. First, the cost of plan services and materials is discounted and prepaid. So **except for any co-payments**, you have **no out-of-pocket expenses** for covered services and supplies when you use one of our network doctors. Second, your coverage costs are deducted from your pay *before* any federal income or FICA taxes are taken out. This makes your taxable wage base lower, so you would pay less tax.

Here's an **example** of how the plan helps you save over the course of a year:

If You Get:	You Pay:		
	VisionCare	Typical	
	Doctor	Retail	
F	00	# 05 00	
Eye exam	.00	\$ 65.00	
Frame (designer style)	.00	120.00	
Lenses: Single Vision	.00	50.00	
Co-payments:			
\$10 exam/\$15 materials	\$ 25.00	.00	
Premium (\$5.74 monthly x 12)	+ 68.88	.00	
	\$ 93.88	\$235.00	
Pre-tax savings (assuming 18% tax			
bracket & 7.65% FICA)	- 17.67	+ .00	
Total Cost	\$ 76.21	\$235.00	



YOUR TOTAL SAVINGS THROUGH VISIONCARE: 68% OFF RETAIL

In this example, you would have saved **\$158.79** in vision care costs with VisionCare Plan. Keep in mind, however, that your actual savings will depend on your plan allowances, your actual premium, the doctors and materials you select, and your own tax situation.

^{*} This is not a schedule of maximum benefits. For example, the plan covers frames based on the manufacturer's *wholesale* price guide. So while the retail price of a covered frame may vary among plan doctors, the *value* of your covered frame stays the same. Typically, the wholesale frame allowance is equivalent to a retail price of \$80-150. You may be required to pay extra only if you choose a frame that exceeds the covered wholesale price.

Maximum Allowances Participating Doctor (After copayments/ Up to plan limits)	Maximum Allowances	(After copayments/	
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Eye Exam Paid in full

Lenses (per pair)

Single Paid in full
Bifocal Paid in full
Trifocal Paid in full
Lenticular Paid in full

Contact Lenses

Elective

(fitting, follow-up & lenses) \$105**

Medically necessary* Paid in full

Frame \$40 wholesale

Lasik*** We have contracted with many of the finest LASIK

facilities and eye doctors to offer this procedure at substantially reduced fees. The network of LASIK centers features all TLC Laser Center (TLC Vision) facilities as well as many of the leading independent

centers in the country.

Discount Only

- * Medically necessary (prior authorization required) is defined as 1) following cataract surgery w/o intraocular lens; 2) correction of extreme visual acuity problems not correctable with glasses; 3) anisometropia greater than 5.00 diopters and asthenopia or diplopia, with spectacles; 4) Keratoconus; or 5) monocular aphakia and/or binocular aphakia where the doctor certifies contact lenses are medically necessary for safety and rehabilitation to a productive life.
- ** If you prefer contact lenses, the plan provides an allowance for your contacts instead of lenses and frames.
- *** Plan members must first contact CompBenefits for a list of providers and to receive a Refractive Care ID card.

This schedule shows only a few of the covered procedures. Please see your Benefit Administrator for a complete schedule. This schedule is intended for comparison purposes only. The benefits of each plan will be determined by the contract. For a complete listing of benefits and exclusions and limitations, please reference your certificate of coverage.

Out-of-network benefits apply under the VisionCare Plan, but benefits are higher when a participating doctor is utilized.

Limitations and Exclusions apply.

HOW DOES VISIONCARE PLAN WORK?

Your plan brochure tells you about your benefits, and you can choose a network provider at www.compbenefits.com/custom/countyofdupage. Depending on your plan, either you or your doctor will download a VisionPass Form from our website. You must use the form in the time specified for services*. Visit your doctor, who will provide you with a comprehensive eye exam and order prescribed eyeglasses or contacts, if necessary.

Pay any copayments as well as any additional expenses for cosmetic items you have chosen. That's the end of your "paperwork". CompBenefits pays the doctor directly for his or her professional services. It's as easy as that!

* If you do not use your form in the time specified for services, you won't be able to download another until the next time you are eligible for benefits. However, you can request an extension from our Member Services team at 800-749-5855.

CAN I GET CONTACTS INSTEAD OF LENSES?

Yes. If you prefer contacts instead of glasses, your vision **exam is covered-in-full** with your exam co-payment and VisionCare Plan provides a generous **allowance of \$105.00** to be applied towards your fitting and follow-up fees as well as materials costs. The Contact Lens allowance is in LIEU OF THE LENS / FRAME BENEFIT and is provided with the same frequency as your lens benefit.

HOW DO I GET FURTHER QUESTIONS ANSWERED?

You may contact CompBenefits Member Services Department with any questions or concerns at: 1-800-749-5855, Monday – Thursday 8am-8pm; and Friday 8am-6pm EST. or locate us on the web at: www.compbenefits.com/custom/countyofdupage.



VISION PROVIDERS DUPAGE COUNTY

The providers listed in this brochure were participating with the plan at the time of printing. Please check with the doctor of your choice or call our Member Services department at 1-800-749-5855 when making your appointment to make certain he or she is currently a member doctor. You may also visit our website at www.compbenefits.com/custom/countyofdupage for a nationwide listing of providers.

You must receive services from one of our participating providers in order to receive full benefits (as outlined in your vision care booklet). If you receive service from a provider who does not participate in the plan, you will receive reimbursement according to the non-panel reimbursement schedule established by your group.

DUPAGE

Addient

Schwartz, OD, Lenard 1250 W Lake St 60101 (312)225-5135

Bensenville

Riley, OD, Melanie A 117 W Main St 60106 (630)860-5066

Skowron, OD, Mar 117 W Main St 60106 (630)860-5066

Bloomingdale

Epstein, OD, Peter 152 S Bloomingdale Rd Ste 102 60108 (630)980-4446

Carol Stream

Magee, OD, Lawrence M 926 W Army Trail Rd 60188 (630)372-9501

Darien

Havrilla, OD, Ernest G 7912 S Cass Ave 60561 (630)964-4444

Mueller, OD, Peter F. 7511 Lemont Rd Ste 194 60561 (630)985-2202

Richardson, OD, Robert R. 7516 S Cass Ave 60561 (630)968-9440

Downers Grove

Afryl, OD, Glenn E 145 Ogden Ave 60515 (630)971-2020

Chiaramonti, OD, Nicholas A. 145 Ogden Ave 60515 (630)971-2020

Dygola, OD, Shawn A 15 Ogden Ave 60515 (630)971-2020

Hardesty, OD, Leonard B. 3800 Highland Ave Ste 300 60515 (630)960-0456

Jairam, OD, Srinivas 2017 75th St 60517 (630)427-1000

Robert, OD, Todd A 3800 Highland Ave Ste 300 60515 (630)960-0456

Weil, OD, Linda S 3800 Highland Ave Ste 300 60515 (630)960-0456

Whitty, OD, Daniel C 145 Oaden Ave 60515 (630)971-2020

Flmhurst

Carr, OD, Thomas 370 N York St 60126 (630)834-6244

Greenfield, OD, Jeffrey S. 210 N York Rd

60126 (630)834-7710 Riley, OD, Melanie A

370 N York St 60126 (630)834-6244

Skowron, OD, Mark 370 N York St 60126 (630)834-6244

Glen Ellvn

Foreman, OD, Paul A 534 Crescent Blvd 60137 (630)469-2418

Meyers, OD, Cheryl S 440 N Main St

60137 (630)469-4141 Meyers, OD, Jeffrey D 440 N Main St

60137 (630)469-4141

Sikorski, OD, Martin J 440 N Main St 60137 (630)469-4141

Stack, OD, Catherine M. 534 Crescent Blvd 60137 (630)469-2418

Whitty, OD, Daniel C 698 Roosevelt Rd 60137 (630)545-2020

Glendale Heights

2172 Bloomingdale Rd 60139 (630)980-9095

Nuccio, OD, Richard 2172 Bloomingdale Rd 60139 (630)980-9095

Tran, OD, Christianna A 1581 Bloomingdale Rd Ste B 60139 (630)681-9892

Hinsdale

Armstrong-Lieberman, OD, Natal

18 W 1st St 60521 (630)323-1100

Grenier, OD, Paul J. 18 W 1st St

60521 (630)323-1100

Krone, OD, Robert 18 W 1st St 60521 (630)323-1100

Lieberman, OD, Daniel A 18 W 1st St

60521 (630)323-1100 Miller, OD, Christopher T.

18 W 1st St 60521 (630)323-1100

Pham, OD, Camthu M 18 W 1st St 60521 (630)323-1100

Roitstein, OD, Carrie B 18 W 1st St 60521 (630)323-1100

Lisle

Yu, OD, Josephine 3060 Oaden Ave 60532 (630)355-0789

Brand, OD, William B 320 W Roosevelt Rd 60148 (630)629-5367

Naperville

Adlfinger, OD, Deann L 705 E Ogden Ave 60563 (630)778-2020

Bechtold, OD, James R 1261 S Naper Blvd 60540 (630)369-8098

Chiaramonti, OD, Nicholas A 705 E Ogden Ave 60563 (630)778-2020

Dryier, OD, Lisa A 1261 S Naper Blvd 60540 (630)369-8098

Judycki, OD, Richard O 1261 S Naper Blvd 60540 (630)369-8098

Kesler, OD, Stacey L 1261 S Naper Blvd 60540 (630)369-8098

Khakoo-Khan, OD, Zeinur N. 705 E Ogden Ave 60563 (630)778-2020

Kukla, OD, Kevin L 1261 S Naper Blvd 60540 (630)369-8098

Marzec, OD, Anna 1261 S Naper Blvd

60540 (630)369-8098 McArdle, OD, George J 1852 Bay Scott Cir Ste 112

60540 (630)355-1531 Owens, OD, Kristopher M 705 E Ogden Ave

60563 (630)778-2020 Sesso, OD, Patrick B 1261 S Naper Blvd 60540 (630)369-8098

Spevacek, OD, Lisa B 1261 S Naper Blvd 60540 (630)369-8098

Steinmetz, OD, Stephen P. 1000 E Oaden Ave 60563 (630)355-9080

Warnick, OD, Paul E 1261 S Naper Blvd 60540 (630)369-8098

Whitty, OD, Daniel C 705 E Ogden Ave 60563 (630)778-2020 Willenbring, OD, Michelle R. 1261 S Naper Blvd 60540 (630)369-8098

Wu, OD, Sandra Betty 1261 S Naper Blvd 60540 (630)369-8098

Oak Brook

Franceschini, OD, Joseph A. 120 Oakbrook Ctr Ste 400

60523 (630)571-0399 Roselle

Langner, OD, Kristen 46 E Irving Park Rd 60172 (630)529-0993

Villa Park

Butzon, OD, Steve P 619 W North Ave 60181 (630)279-8866

Masterson, OD, Gary 270 W North Ave 60181 (630)993-9060

Romm, OD, Victo 351 W North Ave 60181 (630)834-8487

Westmont

Judycki, OD, Richard C 409 W Oaden Ave 60559 (630)964-9800

Wheaton

Brace, OD, Arthur W 115 Danada So E 60187 (630)668-0378

Burch, OD, Christian G 115 Danada Sq E 60187 (630)668-0378

Wood Dale

Butzon, OD, Steve P 311 N Walnut Ave Ste 120 60191 (630)766-3763

Woodridge

Prentice, OD, Leo 7451 Woodward Ave Ste 101 60517 (630)663-9112

CompBenefits Insurance Company VisionCare Plan 2-Tier Enrollment Card

VisionCare Plan		CompBenefits Insurance Company			
VisionCare Plan Enrollment Card (Please print or type)		Effective date of coverage://			
		Date of en	nployment://		
Employer: County of DuPage	Division:		Group #: <u>57246</u>		
You Last Name Fi	irst Name	MI	Social Security #//		
Address City	State	Zip	Date of birth:/		
	Sex: F	M	Status: Single Married		
Your Family: Are you enrolling dependents in the VisionCare Plan? Yes No Are the same dependents covered under your employee medical plan? Yes No Please list the full name, sex, and date of birth of each family member to be covered by this plan:					
Your Spouse: Your Child(ren):	irst Name		Date of Birth Sex		
I authorize VisionCare Plan payroll d	eductions (per month or	per pay pe	riod) for:		
Employee Only: \$ 5.74 or Employee + Family: \$ \$13.70					
I agree to stay in the VisionCare Plan for the entire enrollment period, assuming I stay employed with this employer. I understand that future rates for 12-month renewals of this plan will be negotiated between my employer and CompBenefits Insurance Company. I hereby consent, personally and on behalf of any family members enrolled, to the unrestricted release of my/our vision records maintained by participating providers to CompBenefits Insurance Company for, but not limited to, claims verification and quality assessment review, and to any other participating providers who may be or become involved in my/our vision care.					
Date:	Signed:				
PLEASE NOTE: Any person who knowingly, with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.					

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