Vision Office Products

Employee Benefits and Services

Vision Office Products offers a comprehensive package of employee benefit programs. Below is a summary of those programs.

**Health Insurance**

Health care expense protection for you and your family.

The Medical Plan is designed to provide valuable protection for you and your insured family members against the rising costs of health care. It pays the major share of hospital, surgical, and medical expenses whenever treatment is needed for illness, injury, pregnancy, or childbirth.

The Medical Plan is made up of two types of coverage:

Basic coverage pays the full cost of covered expenses for in-hospital care certified as necessary by the Patient Advocate Program (as described in the following pages), as well as certain outpatient services related to hospitalization, surgery, or emergency care.

Major Medical coverage pays benefits toward a broad range of medical services and supplies, including surgery, anesthesia, doctor’s visits, diagnostic services, emergency care, and other specified expenses.

**Plan costs**

The Company pays the full cost of your coverage under the Medical Plan. The Company also pays the major share of the cost of Medical Plan coverage for any eligible members of your family (that is, your spouse and unmarried dependent children to age 19 or to age 25 if a full-time student) whom you elect to enroll in the Plan. Your monthly contributions for family coverage are listed on a separate sheet in the pocket of this handbook.

**The Patient Advocate Program**

The Patient Advocate Program is managed by a team of health care professionals who will provide you with information about the alternatives available to you before you receive hospital or surgical treatment. In addition to helping you determine if hospitalization is necessary and appropriate, your Patient Advocate representative (a specially trained registered nurse) can assist you in obtaining second surgical opinions when needed (as described later in this handbook), and answer questions about other health-related matters.

The Patient Advocate Program works in conjunction with your hospital coverage to help ensure that you receive the highest quality of health care available, while helping you avoid unnecessary or prolonged hospital stays.

All full-time employees are eligible for coverage under these plans. If you enroll, coverage will commence on the first day of the month after the month in which you begin work.

**Dental Insurance**

The Dental Plan pays benefits toward a wide range of dental services and supplies, including preventive care, restorative services, and orthodontic treatment for you and your insured family members.