

PROPOSAL FOR

County of Titus

RATES SHOWN ARE VALID FROM:

October 15, 2013 - December 15, 2013

Presented by: Capps Insurance

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SIC Code: 9111 State & Zip: TX 75455

Created: October 3, 2013

Guardian[®]
Group
Benefits

in
sync

Innovative
Solutions

PLAN DESIGN

We offer comprehensive benefits plans that can be customized to the needs of employers. To help you evaluate the plans, we have provided detailed benefits summaries within this package.

RATES

Rates and premiums presented are based on the employee data submitted in your request for a proposal. Final rates and premiums are based on the plans selected and the information provided on the enrollment forms.

BROAD RANGE OF PRODUCTS

We offer a variety of flexible, cost-effective employee benefits plans that can help employers meet the needs of employees and their families, and manage costs at the same time. Our benefits plans include Dental, Disability, Life, Vision, Critical Illness, and many more.

WHY GUARDIAN?

- **Enrollment Support** – Dedicated professionals help ensure smooth plan implementation
- **Multi-Product Discounts** – Combine plans to meet customer needs and save money
- **Convenient Access to Service** – One phone number and one secure website
- **Streamlined Billing** – All plans billed on one invoice
- **Experience & Expertise** – Over 50 years group benefits experience with exemplary ratings



GUARDIAN[®]

DENTAL

DISABILITY

LIFE

VISION

CRITICAL ILLNESS

CANCER

ACCIDENT

Vision

RATES

Plan #1						
All Eligible Employees	Employee	Employee & Spouse	Employee & Child	Full Family	Monthly Premium	Annual Premium
Monthly Rate	\$7.53	\$12.68	\$12.93	\$20.46	\$1,659.84	\$19,918.08
Census	88	18	12	30		
Rate Guarantee	1 Year					

BENEFITS

All Eligible Employees	
Contribution/Participation	Voluntary, Assumes 50% of eligible employees.
Dependent Age Limits	To Age 26
Network/Plan	Davis/Full Feature - Designer B
Copay	
Split(Exams/Materials)	\$10/\$25

SERVICE FREQUENCIES

	Once Every:
Eye Exams	Calendar Year
Lenses Benefit	Calendar Year
Contact Lenses	Calendar Year
Frames	Other Calendar Year

REIMBURSEMENT SCHEDULE

	In Network (Copay)	Out Network (After Copay)
Eye Exams Benefit	\$10	\$50 max
Lenses Benefit		
Single Vision	\$25	\$48 max
Bifocal	\$25	\$67 max
Trifocal	\$25	\$86 max
Lenticular	\$25	\$126 max
Contact Lenses Benefit**		
Medically Necessary	Covered after copay	\$210 max
Elective	\$120 max (Copay waived)	\$105 max (Copay waived)
Frames Benefit	\$120 retail max + 20% off balance	\$48 max

**In lieu of complete set of glasses

PLAN HIGHLIGHTS

- Guardian's affiliation with Davis Vision offers access to over 43,000 provider locations nationwide, including private practice providers and many convenient retailers such as Wal-Mart, Sam's Club, Target, Sears, JC Penney and Pearle locations. On average 95% of members use an in network provider. Just visit GuardianLife.com and select 'Find a Provider'.
- All plan eyeglasses at national retailers come with a breakage warranty for repair or replacement of the frame and/or lenses for a period of one year from the date of delivery. At private practice providers the warranty would cover all lenses and frames from the Davis Vision Collection only.
- For calendar year plans, this plan allows for frames every two calendar years, regardless of whether the member obtained elective contact lenses the previous year.
- With our Designer plans, members will receive significant discounts on lens options, discounts will range from 20-60% off the U&C. For example, standard progressive lenses will cost \$50 and scratch resistant coating will cost \$20. Oversized lenses and fashion or gradient tinting of plastic lenses are covered in full.

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PLAN HIGHLIGHTS (continued)

- Full Feature plans receive a 20% discount off the amount exceeding the copay and allowance on non-Collection frames and 15% off the amount exceeding the copay and allowance on non-Collection contact lenses purchased from a participating provider. At Wal-Mart and Sam's Club locations, members will receive Wal-Mart's or Sam's Club's everyday low prices.
- With our Designer plans, frames from Davis' Fashion or Designer collections are covered in full in excess of the plan's materials copay. Frames from Davis' Premier collection are covered in full in excess of a \$25 copay applied in addition to the plan's materials copay. Frames not in the collections are covered up to the plan's retail allowance in excess of the plan's materials copay. The Collections are available at most participating independent provider offices but not in retail locations.
- Contact lenses purchased from the Davis Collection are covered in full after the copay, if any, and the contact lens fitting and evaluations are included at no additional charge. The Collection is available at most participating independent provider offices but not in retail locations.

IMPORTANT NOTES

Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements apply.

- The covered person must remain enrolled until the plan's next vision annual open enrollment period. Someone who waives or drops coverage can't enroll until the plan's next vision annual open enrollment period. These requirements do not apply if the vision plan is sold on a non-contributory basis or if enrollment is tied to a dental or medical plan.
- If an employee has employee/spouse vision coverage and the spouse obtains new employment and elects vision coverage with the new employer, Guardian lock-in does not apply to that spouse and the spouse is free to move with no negative impact.
- If an employee has employee/spouse vision coverage and **both** the employee and spouse elect to move over to the spouse's new employer's vision plan, again, Guardian lock-in does not apply to either spouse or employee.
- If an employee gets married and wishes to go on the new spouse's plan, the member may decline outside of open enrollment only if the member actually goes on the new spouse's plan.
- We reserve the right to adjust rates if actual participation is below assumed level. We reserve the right to withdraw this proposal if actual participation is below 25%.

Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.

Vision

RATES

Plan #2						
No Retirees	Employee	Employee & Spouse	Employee & Child	Full Family	Monthly Premium	Annual Premium
Monthly Rate	\$6.89	\$11.60	\$11.83	\$18.72	\$1,325.76	\$15,909.12
Census	60	18	12	30		
Rate Guarantee	1 Year					

BENEFITS

No Retirees	
Contribution/Participation	Voluntary, Assumes 50% of eligible employees.
Dependent Age Limits	To Age 26
Network/Plan	Davis/Full Feature - Designer B
Copay	
Split(Exams/Materials)	\$10/\$25

SERVICE FREQUENCIES

	Once Every:
Eye Exams	Calendar Year
Lenses Benefit	Calendar Year
Contact Lenses	Calendar Year
Frames	Other Calendar Year

REIMBURSEMENT SCHEDULE

	In Network (Copay)	Out Network (After Copay)
Eye Exams Benefit	\$10	\$50 max
Lenses Benefit		
Single Vision	\$25	\$48 max
Bifocal	\$25	\$67 max
Trifocal	\$25	\$86 max
Lenticular	\$25	\$126 max
Contact Lenses Benefit**		
Medically Necessary	Covered after copay	\$210 max
Elective	\$120 max (Copay waived)	\$105 max (Copay waived)
Frames Benefit	\$120 retail max + 20% off balance	\$48 max

**In lieu of complete set of glasses

PLAN HIGHLIGHTS

- Guardian's affiliation with Davis Vision offers access to over 43,000 provider locations nationwide, including private practice providers and many convenient retailers such as Wal-Mart, Sam's Club, Target, Sears, JC Penney and Pearle locations. On average 95% of members use an in network provider. Just visit GuardianLife.com and select 'Find a Provider'.
- All plan eyeglasses at national retailers come with a breakage warranty for repair or replacement of the frame and/or lenses for a period of one year from the date of delivery. At private practice providers the warranty would cover all lenses and frames from the Davis Vision Collection only.
- For calendar year plans, this plan allows for frames every two calendar years, regardless of whether the member obtained elective contact lenses the previous year.
- With our Designer plans, members will receive significant discounts on lens options, discounts will range from 20-60% off the U&C. For example, standard progressive lenses will cost \$50 and scratch resistant coating will cost \$20. Oversized lenses and fashion or gradient tinting of plastic lenses are covered in full.

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PLAN HIGHLIGHTS (continued)

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- With our Designer plans, frames from Davis' Fashion or Designer collections are covered in full in excess of the plan's materials copay. Frames from Davis' Premier collection are covered in full in excess of a \$25 copay applied in addition to the plan's materials copay. Frames not in the collections are covered up to the plan's retail allowance in excess of the plan's materials copay. The Collections are available at most participating independent provider offices but not in retail locations.
- Contact lenses purchased from the Davis Collection are covered in full after the copay, if any, and the contact lens fitting and evaluations are included at no additional charge. The Collection is available at most participating independent provider offices but not in retail locations.

IMPORTANT NOTES

Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements apply.

- The covered person must remain enrolled until the plan's next vision annual open enrollment period. Someone who waives or drops coverage can't enroll until the plan's next vision annual open enrollment period. These requirements do not apply if the vision plan is sold on a non-contributory basis or if enrollment is tied-to a dental or medical plan.
- If an employee has employee/spouse vision coverage and the spouse obtains new employment and elects vision coverage with the new employer, Guardian lock-in does not apply to that spouse and the spouse is free to move with no negative impact.
- If an employee has employee/spouse vision coverage and **both** the employee and spouse elect to move over to the spouse's new employer's vision plan, again, Guardian lock-in does not apply to either spouse or employee.
- If an employee gets married and wishes to go on the new spouse's plan, the member may decline outside of open enrollment only if the member actually goes on the new spouse's plan.
- We reserve the right to adjust rates if actual participation is below assumed level. We reserve the right to withdraw this proposal if actual participation is below 25%.

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Vision

RATES

Plan #3

All Eligible Employees	Employee	Employee & Spouse	Employee & Child	Full Family	Monthly Premium	Annual Premium
Monthly Rate	\$11.42	\$19.23	\$19.61	\$31.03	\$2,517.32	\$30,207.84
Census	88	18	12	30		
Rate Guarantee	1 Year					

BENEFITS

All Eligible Employees

Contribution/Participation	Voluntary, Assumes 50% of eligible employees.
Dependent Age Limits	To Age 26
Network/Plan	VSP/Full Feature - Enhanced Choice B
Copay	
Split(Exams/Materials)	\$10/\$25

SERVICE FREQUENCIES

	Once Every:
Eye Exams	Calendar Year
Lenses Benefit	Calendar Year
Contact Lenses	Calendar Year
Frames	Other Calendar Year

REIMBURSEMENT SCHEDULE

	In Network (Copay)	Out Network (After Copay)
Eye Exams Benefit	\$10	\$39 max
Lenses Benefit		
Single Vision	\$25	\$23 max
Bifocal	\$25	\$37 max
Trifocal	\$25	\$49 max
Lenticular	\$25	\$64 max
Contact Lenses Benefit**		
Medically Necessary	Covered after copay	\$210 max
Elective	\$130 max (Copay waived)	\$100 max (Copay waived)
Frames Benefit	\$130 retail max + 20% off balance	\$46 max

**In lieu of complete set of glasses

PLAN HIGHLIGHTS

- Guardian's affiliation with Vision Service Plan (VSP) offers one of the largest vision care networks in the industry with over 50,000 provider locations nationwide. On average 95% of members use an in-network provider. Just visit GuardianLife.com and select 'Find a Provider'.
- Guardian's affiliation with Vision Service Plan (VSP) Choice Network offers access to over 50,000 provider locations nationwide which is a lower cost plan with higher out of pocket costs for the members compared to a Signature Plan. On average 95% of members use an in network provider. Just visit GuardianLife.com and select 'Find a Provider'.
- Choice plans offer 20% off any additional pairs of glasses purchased within 12 months of the exam. Members also receive 20% off the amount exceeding the copay and allowance on frames purchased as well as 15% off providers' professional services for prescription contact lenses. These discounts only apply to services from an in network provider.
- With our Choice plans, members will receive significant discounts on lens options, discounts will range from 20-25% off the U&C. For example, standard progressive plastic lenses will cost the member \$55 and scratch resistant coating will cost \$17. Solid tints and dyes are covered in full.

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PLAN HIGHLIGHTS (continued)

- For calendar year plans, an Enhanced Plan B allows for frames every two calendar years, regardless of whether the member obtained elective contact lenses the previous year.

IMPORTANT NOTES

Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements apply.

- The covered person must remain enrolled until the plan's next vision annual open enrollment period. Someone who waives or drops coverage can't enroll until the plan's next vision annual open enrollment period. These requirements do not apply if the vision plan is sold on a non-contributory basis or if enrollment is tied-to a dental or medical plan.
- If an employee has employee/spouse vision coverage and the spouse obtains new employment and elects vision coverage with the new employer, Guardian lock-in does not apply to that spouse and the spouse is free to move with no negative impact.
- If an employee has employee/spouse vision coverage and **both** the employee and spouse elect to move over to the spouse's new employer's vision plan, again, Guardian lock-in does not apply to either spouse or employee.
- If an employee gets married and wishes to go on the new spouse's plan, the member may decline outside of open enrollment only if the member actually goes on the new spouse's plan.
- We reserve the right to adjust rates if actual participation is below assumed level. We reserve the right to withdraw this proposal if actual participation is below 25%.

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Vision

RATES

Plan #4						
No Retirees	Employee	Employee & Spouse	Employee & Child	Full Family	Monthly Premium	Annual Premium
Monthly Rate	9.00 \$10.45	14.00 \$17.59	\$17.94	\$28.40	\$2,010.90	\$24,130.80
Census	60	18	12	30		
Rate Guarantee	1 Year					

BENEFITS

No Retirees	
Contribution/Participation	Voluntary, Assumes 50% of eligible employees.
Dependent Age Limits	To Age 26
Network/Plan	VSP/Full Feature - Enhanced Choice B
Copay	
Split(Exams/Materials)	\$10/\$25

SERVICE FREQUENCIES

	Once Every:
Eye Exams	Calendar Year
Lenses Benefit	Calendar Year
Contact Lenses	Calendar Year
Frames	Other Calendar Year

REIMBURSEMENT SCHEDULE

	In Network (Copay)	Out Network (After Copay)
Eye Exams Benefit	\$10	\$39 max
Lenses Benefit		
Single Vision	\$25	\$23 max
Bifocal	\$25	\$37 max
Trifocal	\$25	\$49 max
Lenticular	\$25	\$64 max
Contact Lenses Benefit**		
Medically Necessary	Covered after copay	\$210 max
Elective	\$130 max (Copay waived)	\$100 max (Copay waived)
Frames Benefit	\$130 retail max + 20% off balance	\$46 max

**In lieu of complete set of glasses

PLAN HIGHLIGHTS

- Guardian's affiliation with Vision Service Plan (VSP) offers one of the largest vision care networks in the industry with over 50,000 provider locations nationwide. On average 95% of members use an in-network provider. Just visit GuardianLife.com and select 'Find a Provider'.
- Guardian's affiliation with Vision Service Plan (VSP) Choice Network offers access to over 50,000 provider locations nationwide which is a lower cost plan with higher out of pocket costs for the members compared to a Signature Plan. On average 95% of members use an in network provider. Just visit GuardianLife.com and select 'Find a Provider'.
- Choice plans offer 20% off any additional pairs of glasses purchased within 12 months of the exam. Members also receive 20% off the amount exceeding the copay and allowance on frames purchased as well as 15% off providers' professional services for prescription contact lenses. These discounts only apply to services from an in network provider.
- With our Choice plans, members will receive significant discounts on lens options, discounts will range from 20-25% off the U&C. For example, standard progressive plastic lenses will cost the member \$55 and scratch resistant coating will cost \$17. Solid tints and dyes are covered in full.

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PLAN HIGHLIGHTS (continued)

- For calendar year plans, an Enhanced Plan B allows for frames every two calendar years, regardless of whether the member obtained elective contact lenses the previous year.

IMPORTANT NOTES

Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements apply.

- The covered person must remain enrolled until the plan's next vision annual open enrollment period. Someone who waives or drops coverage can't enroll until the plan's next vision annual open enrollment period. These requirements do not apply if the vision plan is sold on a non-contributory basis or if enrollment is tied to a dental or medical plan.
- If an employee has employee/spouse vision coverage and the spouse obtains new employment and elects vision coverage with the new employer, Guardian lock-in does not apply to that spouse and the spouse is free to move with no negative impact.
- If an employee has employee/spouse vision coverage and both the employee and spouse elect to move over to the spouse's new employer's vision plan, again, Guardian lock-in does not apply to either spouse or employee.
- If an employee gets married and wishes to go on the new spouse's plan, the member may decline outside of open enrollment only if the member actually goes on the new spouse's plan.
- We reserve the right to adjust rates if actual participation is below assumed level. We reserve the right to withdraw this proposal if actual participation is below 25%.

Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.

SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

VSP Network

- Coverage is limited to those charges that are necessary to prevent, diagnose and treat a vision condition.
- Members cannot bank unused allowance amounts for future use, they must use their allowance during the same office visit.

The plan does not pay for:

- Orthoptics or vision training and any associated supplemental testing.
- Medical or surgical treatment of the eye.
- Eye examination or corrective eyewear required by an employer as a condition of employment.
- Lenses and frames furnished under this plan, which are lost or broken (except when services are otherwise available).
- The plan limits benefits for blended lenses, oversized lenses, photochromic lenses, coated or laminated lenses, a frame that exceeds plan allowance, cosmetic lenses, U-V protected lenses, and optional cosmetic processes.
- Medically necessary contact lenses are covered only if needed: (1) after cataract surgery; (2) to correct extreme visual acuity problems that cannot be corrected with eyeglasses; (3) for certain conditions of Anisometropia; or (4) for Keratoconus.
- The services, exclusions and limitations listed above do not constitute a contract and are a summary only.
- GP-1-VSN-96-1 et al.

Davis Network

- Coverage is limited to those charges that are necessary to prevent, diagnose and treat a vision condition.
- Members cannot bank unused allowance amounts for future use, they must use their allowance during the same office visit.
- Members cannot split their benefits, they must purchase frames and lenses during the same office visit

The plan does not pay for:

- Orthoptics or vision training and any associated supplemental testing.
- Medical or surgical treatment of the eye.
- Eye examination or corrective eyewear required by an employer as a condition of employment.
- Lenses and frames furnished under this plan, which are lost or broken (except when services are otherwise available).
- Our Designer plans limit benefits for most optional cosmetic lens processes and treatments. Our Premier Platinum plans cover a wide range of cosmetic lens processes and treatments.
- Medically necessary contact lenses are covered only if needed: (1) after cataract surgery; (2) to correct extreme visual acuity problems that cannot be corrected with eyeglasses; (3) for certain conditions of Anisometropia; or (4) for Keratoconus.
- The services, exclusions and limitations listed above do not constitute a contract and are a summary only.
- GP-1-Davis-1 et al.